

State: District of Columbia
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: APC PPA Rate Change
Project Name/Number: Rate Change/RITM00413256

Filing at a Glance

Company: Allstate Property and Casualty Insurance Company
Product Name: APC PPA Rate Change
State: District of Columbia
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate
Date Submitted: 09/04/2015
SERFF Tr Num: ALSE-130233730
SERFF Status: Submitted to State
State Tr Num:
State Status:
Co Tr Num: R28882: RATE CHANGE

Effective Date: 10/19/2015
Requested (New):
Effective Date: 11/19/2015
Requested (Renewal):
Author(s): Marisol Herrera, Meghan Mulvihill
Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: District of Columbia
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Filing Company: Allstate Property and Casualty Insurance Company

General Information

Project Name: Rate Change
Project Number: RITM00413256
Reference Organization:
Reference Title:
Filing Status Changed: 09/04/2015
State Status Changed:
Created By: Marisol Herrera
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Meghan Mulvihill

Filing Description:

With this filing, Allstate is proposing an overall 5.0% rate level change to the Allstate Property and Casualty Insurance Company (APC) Private Passenger Automobile program in the District of Columbia.

Allstate is also proposing revisions to the Multiple Policy Discount. The overall rate level change has been achieved through revision of the Rate Adjustment Factors and Base Fixed Expense Premium.

Further information regarding these changes can be found in the enclosed attachments.

This change will apply to new business written on or after October 19, 2015 and for renewals effective on or after November 19, 2015.

Company and Contact

Filing Contact Information

Meghan Mulvihill, Counsel
2775 Sanders Rd.
Suite A2W
Northbrook, IL 60062

MORR0@allstate.com
847-402-3933 [Phone]
847-402-9757 [FAX]

Filing Company Information

Allstate Property and Casualty Insurance Company	CoCode: 17230	State of Domicile: Illinois
2775 Sanders Rd.	Group Code: 8	Company Type: Property and Casualty
Suite A2-W	Group Name: Allstate	State ID Number:
Northbrook, IL 60062	FEIN Number: 36-3341779	
(847) 402-5000 ext. [Phone]		

Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? No
Fee Explanation: 1 rate filing, 1 company

State:	District of Columbia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
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Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	02/24/2014
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allstate Property and Casualty Insurance Company	8.400%	5.000%	\$704,141	7,659	\$14,082,826	17.300%	-6.400%

State:	District of Columbia	Filing Company:	Allstate Property and Casualty Insurance Company
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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual Pages		Replacement	ALSE-129342597, ALSE-129316786	Manual R28882.pdf.pdf Tracked Manual R28882.pdf

DISTRICT OF COLUMBIA
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #		AA	BB	VC	VW	DD	HH	DNC*^	HNC*^	SS	SU
1	TERRITORIAL BASE RATE (RP-1BR)										
2	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 1.0786	x 1.0833	x 0.9189	x 0.9213	x 0.8773	x 0.9298	x 0.8773	x 0.9298	x 1.0477	x 1.0455
3	INCREASED LIMIT FACTOR/ADDEND (RP-3A)	x	+	x	x					x	x
4	POLICY GROUP FACTOR (RP-5A)	x	x	x	x	x	x	x	x	x	x
5	RATING TIER FACTOR (RP-6A)	x	x	x	x	x	x	x	x	x	x
6	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-17A)	x	x	x	x	x	x	x	x		
7	POLICY CLASS FACTOR (RP-8A-10A)	x	x	x	x	x	x	x	x	x	x
8	HOUSEHOLD COMPOSITION FACTOR (RP-11A)	x	x	x	x	x	x	x	x	x	x
9	SMART STUDENT DISCOUNT FACTOR (RP 13A)	x	x	x	x	x	x	x	x	x	x
10	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-14A)	x	x	x	x	x	x	x	x		
11	MULTIPLE POLICY DISCOUNT FACTOR (RP-17A)	x	x	x	x	x	x	x	x		
12	HOMEOWNER DISCOUNT FACTOR (RP-17A)	x	x	x	x	x	x	x	x	x	x
13	PRIOR CARRIER DISCOUNT (RP-17A)	x	x	x	x	x	x	x	x		
14	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-17A)	x	x	x	x	x	x	x	x		
15	RESPONSIBLE PAYER DISCOUNT FACTOR (RP-17A)	x	x	x	x	x	x	x	x	x	x
16	FullPay DISCOUNT (RP-17A)	x	x	x	x	x	x	x	x	x	x
17	ALLSTATE EASY PAY PLAN DISCOUNT (RP-17A)	x	x	x	x	x	x	x	x		
18	EARLY SIGNING DISCOUNT (RP-17A)	x	x	x	x	x	x	x	x		
19	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-15A)	x	x	x	x	x	x	x	x		
20	ALLSTATE eSmart SM DISCOUNT (RP-16A)	x	x	x	x	x	x	x	x		
21	SAFE DRIVING CLUB (RP-15A)	x	x	x	x	x	x	x	x	x	x
22	ACCIDENT SURCHARGE FACTOR (RP-19A)	x	x	x	x	x		x		x	x
23	MAJOR VIOLATION SURCHARGE FACTOR (RP-20A)	x	x			x		x		x	x
24	MINOR VIOLATION SURCHARGE FACTOR (RP-21A)	x	x			x		x		x	x
25	MODEL YEAR FACTOR (RP-22A)					x	x	x	x		
26	DEDUCTIBLE BY PGS FACTOR (RP-22A)					x	x	x	x		
27	EXPERIENCE GROUP RATING FACTOR (EGR PAGES and RP-23A-27A)	x	x	x	x	x	x	x	x	x	x
28	ANNUAL VEHICLE MILEAGE FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x
29	VEHICLE USAGE FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x
30	FIRE AND THEFT FACTOR (RP-28A)						x				
31	FARM DISCOUNT FACTOR (RP-18A)	x	x			x		x			
32	ELECTRONIC STABILITY CONTROL DISCOUNT FACTOR (RP-18A)	x	x	x	x	x		x		x	x
33	PASSIVE RESTRAINT DISCOUNT (RP-18A)			x	x						
34	ANTILOCK BRAKE DISCOUNT (RP-18A)	x	x			x		x			
35	NEW CAR DISCOUNT FACTOR (RP-18A)	x	x	x	x	x	x	x	x		
36	CERTIFIED RISK SURCHARGE FACTOR (RP-18A)	x	x								
37	CAMPER UNIT ADDITIONAL PREMIUM (RP-28A)					+	+				
38	NEW CAR EXPANDED PROTECTION FACTOR (RP-28A)							x	x		
39	RATE TRANSITION FACTOR (RP-17A)	x	x	x	x	x	x			x	x
40	FIXED EXPENSE PREMIUM ^^ (RP-17A)	+									
41	SUB-TOTAL VEHICLE PREMIUM	=	=	=	=	=	=	=	=	=	=

42	RENTAL REIMBURSEMENT (UU)	
	RENTAL REIMBURSEMENT BASE RATE (RP-3A)	
	RENTAL REIMBURSEMENT INCREASED LIMIT FACTOR (RP-3A)	x
	TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	=

43	TOWING & LABOR COSTS (JJ) (RP-28A)	
	SOUND SYSTEMS (ZA) (RP-28A)	+
	TAPE (ZZ) (RP-28A)	+
	FUNERAL EXPENSE (VF) (RP-28A)	+
	DEATH INDEMNITY (CM) (RP-28A)	+
	DISABILITY INCOME (CW) (RP-28A)	+
	TOTAL MISCELLANEOUS COVERAGES	=

44	TOTAL SEMI-ANNUAL VEHICLE 1 PREMIUM = 41 + 42 + 43	+
	TOTAL SEMI-ANNUAL VEHICLE 2 PREMIUM = 41 + 42 + 43	+
	TOTAL SEMI-ANNUAL VEHICLE 3 PREMIUM = 41 + 42 + 43	+
	TOTAL SEMI-ANNUAL VEHICLE 4 PREMIUM = 41 + 42 + 43	+
	TOTAL SEMI-ANNUAL POLICY PREMIUM =	=

* \$100 DEDUCTIBLE FOR COLLISION, \$50 DEDUCTIBLE FOR COMPREHENSIVE
^ Rating plan factors for DD coverage should be used for DNC coverage and rating plan factors for HH coverage should be used for HNC coverage
^^ Applies to the first vehicle on the policy with Bodily Injury Coverage

DISTRICT OF COLUMBIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY RATING FACTORS

RATING PLAN	RULE	FACTOR							
		AA	BB	VC	VW	DD	HH	SS	SU
ALLSTATE® YOUR CHOICE AUTO	52								
INSURANCE OPTION PACKAGE FACTORS									
Allstate Value Plan		0.93	0.93	0.93	0.93	0.93	0.93	N/A	N/A
Allstate		1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A
Gold Protection		1.08	1.08	1.08	1.08	1.08	1.08	N/A	N/A
Platinum Protection		1.17	1.17	1.17	1.17	1.17	1.17	N/A	N/A
MULTIPLE POLICY DISCOUNT	25								
Homeowners		0.89	0.89	0.89	0.89	0.89	0.89	N/A	N/A
Mobilehome Owners/Manufactured Home Owners		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Renters		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Condominium Owners		0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A
Personal Umbrella		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Homeowners and Personal Umbrella		0.85	0.85	0.85	0.85	0.85	0.85	N/A	N/A
Mobilehome Owners/Manufactured Home Owners and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A
Renters and Personal Umbrella		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Condominium Owners and Personal Umbrella		0.85	0.85	0.85	0.85	0.85	0.85	N/A	N/A
HOMEOWNER DISCOUNT	69	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PRIOR CARRIER DISCOUNT	62								
Geico		0.85	0.85	0.85	0.85	0.85	0.85	N/A	N/A
Hartford		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Nationwide		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
State Farm		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Other		1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A
THE GOOD HANDS PEOPLE® DISCOUNT	34	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A
RESPONSIBLE PAYER DISCOUNT	60	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
FULLPAY DISCOUNT	42	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
ALLSTATE EASY PAY PLAN DISCOUNT	61								
Allstate Value Plan		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Gold Protection		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Platinum Protection		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
EARLY SIGNING DISCOUNT	65								
<u>Number of Times Renewed:</u>									
0		0.880	0.880	0.880	0.880	0.880	0.880	N/A	N/A
1		0.900	0.900	0.900	0.900	0.900	0.900	N/A	N/A
2		0.920	0.920	0.920	0.920	0.920	0.920	N/A	N/A
3		0.940	0.940	0.940	0.940	0.940	0.940	N/A	N/A
4		0.970	0.970	0.970	0.970	0.970	0.970	N/A	N/A
All Other		1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
ALLSTATE AUTO/LIFE DISCOUNT SM	75	0.975	0.975	0.975	0.975	0.975	0.975	N/A	N/A
ALLSTATE eSMART SM DISCOUNT	76	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A

DISTRICT OF COLUMBIA VOLUNTARY PRIVATE PASSENGER AUTO VEHICLE RATING FACTORS

RATING PLAN	RULE	FACTOR							
		AA	BB	VC	VW	DD	HH	SS	SU
ANNUAL VEHICLE MILEAGE FACTOR	47								
	0 - 2,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	2,001 - 4,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	4,001 - 6,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	6,001 - 7,500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	7,501 - 9,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	9,001 - 10,500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	10,501 - 12,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	12,001 - 15,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	15,001 - 18,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	18,001 - 22,500	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	22,501 - 27,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	27,001 +	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
VEHICLE USAGE FACTOR	48								
	Pleasure	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Work 0-3 (Work 3 miles or less)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Work 3-10 (Work over 3 but less than 10 miles)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Work 10-20 (Work 10-20 miles)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Work 20+ (Work over 20 miles)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Business	1.09	1.25	1.13	1.11	1.06	1.10	1.31	1.31
	Farm (Use Pleasure Usage Factors)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
FARM DISCOUNT	37	0.90	0.90	N/A	N/A	0.90	N/A	N/A	N/A
ELECTRONIC STABILITY CONTROL DISCOUNT	17	0.93	0.93	0.93	0.93	0.93	N/A	0.93	0.93
NEW CAR DISCOUNT	26								
	Months since purchase: ≤ 12 months	0.83	0.83	0.83	0.83	0.83	0.83	N/A	N/A
	Months since purchase: > 12 & ≤ 24 months	0.88	0.88	0.88	0.88	0.88	0.88	N/A	N/A
	Months since purchase: >24 & <= 36 months	0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
	Months since purchase: >36 months	1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A
PASSIVE RESTRAINT DISCOUNT	38								
	Airbags on both sides	N/A	N/A	0.70	0.70	N/A	N/A	N/A	N/A
	Airbags on driver side only	N/A	N/A	0.80	0.80	N/A	N/A	N/A	N/A
	Automatic motorized seatbelts	N/A	N/A	0.90	0.90	N/A	N/A	N/A	N/A
ANTILOCK BRAKE DISCOUNT	39	0.90	0.90	N/A	N/A	0.90	N/A	N/A	N/A
CERTIFIED RISK SURCHARGE	43								
	Cause A	1.50	1.50	N/A	N/A	N/A	N/A	N/A	N/A
	Cause B	1.25	1.25	N/A	N/A	N/A	N/A	N/A	N/A
	Cause C	1.05	1.05	N/A	N/A	N/A	N/A	N/A	N/A
	Cause D	1.10	1.10	N/A	N/A	N/A	N/A	N/A	N/A

FIXED EXPENSE PREMIUM CALCULATION			
ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY		<u>MOMENTUM FACTORS (Rule 72)</u>	
Base Fixed Expense Premium	98.44	MOMENTUM FACTOR	
Preferred Package Discount (Rule 67)	x	A	1.0500
Automatic Trend Factor (from below)	x	B	0.9500
Rate Transition Factor (Rule 72)	x	SUBSEQUENT MOMENTUM FACTOR	
Charged Fixed Expense Premium	=	X	1.0500
		Y	0.9500
PREFERRED PACKAGE DISCOUNT (Rule 67)	0.33		
FIXED EXPENSE PREMIUM AUTOMATIC TREND FACTOR (Rule 71)			
Annual adjustment July 1st of each year		<u>Automatic</u>	
<div> <u>Subsequent Automatic Trend Factors</u> To determine the factors for not shown in the table, apply the following annual increase to the previous year's factor. The adjustment should be compounded annually for each year not shown in the table. Round to 4 decimal places after each calculation ATF = 1.0000 </div>		<u>Year</u>	<u>Trend Factor</u>
		2010	1.0000
		2011	1.0000
		2012	1.0000
		2013	1.0000
		2014	1.0000

**DISTRICT OF COLUMBIA
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP

#		AA	BB	VC	VW	DD	HH	DNC**	HNC**	SS	SU
1	TERRITORIAL BASE RATE (RP-1BR)										
2	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 0.9196	x 0.9231	x 0.9162	x 0.9190	x 0.9203	x 0.9266	x 0.9203	x 0.9266	x 0.9032	x 0.9013
		1.0786	1.0833	0.9189	0.9213	0.8773	0.9298	0.8773	0.9298	1.0477	1.0455
3	INCREASED LIMIT FACTOR/ADDEND (RP-3A)	x	+	x	x					x	x
4	POLICY GROUP FACTOR (RP-5A)	x	x	x	x	x	x	x	x	x	x
5	RATING TIER FACTOR (RP-6A)	x	x	x	x	x	x	x	x	x	x
6	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-17A)	x	x	x	x	x	x	x	x		
7	POLICY CLASS FACTOR (RP-8A-10A)	x	x	x	x	x	x	x	x	x	x
8	HOUSEHOLD COMPOSITION FACTOR (RP-11A)	x	x	x	x	x	x	x	x	x	x
9	SMART STUDENT DISCOUNT FACTOR (RP-13A)	x	x	x	x	x	x	x	x	x	x
10	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-14A)	x	x	x	x	x	x	x	x		
11	MULTIPLE POLICY DISCOUNT FACTOR (RP-17A)	x	x	x	x	x	x	x	x		
12	HOMEOWNER DISCOUNT FACTOR (RP-17A)	x	x	x	x	x	x	x	x	x	x
13	PRIOR CARRIER DISCOUNT (RP-17A)	x	x	x	x	x	x	x	x		
14	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-17A)	x	x	x	x	x	x	x	x		
15	RESPONSIBLE PAYER DISCOUNT FACTOR (RP-17A)	x	x	x	x	x	x	x	x	x	x
16	FullPay DISCOUNT (RP-17A)	x	x	x	x	x	x	x	x	x	x
17	ALLSTATE EASY PAY PLAN DISCOUNT (RP-17A)	x	x	x	x	x	x	x	x		
18	EARLY SIGNING DISCOUNT (RP-17A)	x	x	x	x	x	x	x	x		
19	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-15A)	x	x	x	x	x	x	x	x		
20	ALLSTATE eSmart SM DISCOUNT (RP-16A)	x	x	x	x	x	x	x	x		
21	SAFE DRIVING CLUB (RP-15A)	x	x	x	x	x	x	x	x	x	x
22	ACCIDENT SURCHARGE FACTOR (RP-19A)	x	x	x	x	x		x		x	x
23	MAJOR VIOLATION SURCHARGE FACTOR (RP-20A)	x	x			x		x		x	x
24	MINOR VIOLATION SURCHARGE FACTOR (RP-21A)	x	x			x		x		x	x
25	MODEL YEAR FACTOR (RP-22A)					x	x	x	x		
26	DEDUCTIBLE BY PGS FACTOR (RP-22A)					x	x	x	x		
27	EXPERIENCE GROUP RATING FACTOR (EGR PAGES and RP-23A-27A)	x	x	x	x	x	x	x	x	x	x
28	ANNUAL VEHICLE MILEAGE FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x
29	VEHICLE USAGE FACTOR (RP-18A)	x	x	x	x	x	x	x	x	x	x
30	FIRE AND THEFT FACTOR (RP-28A)						x				
31	FARM DISCOUNT FACTOR (RP-18A)	x	x			x		x			
32	ELECTRONIC STABILITY CONTROL DISCOUNT FACTOR (RP-18A)	x	x	x	x	x		x		x	x
33	PASSIVE RESTRAINT DISCOUNT (RP-18A)			x	x						
34	ANTILOCK BRAKE DISCOUNT (RP-18A)	x	x			x		x			
35	NEW CAR DISCOUNT FACTOR (RP-18A)	x	x	x	x	x	x	x	x		
36	CERTIFIED RISK SURCHARGE FACTOR (RP-18A)	x	x								
37	CAMPER UNIT ADDITIONAL PREMIUM (RP-28A)					+	+				
38	NEW CAR EXPANDED PROTECTION FACTOR (RP-28A)							x	x		
39	RATE TRANSITION FACTOR (RP-17A)	x	x	x	x	x	x			x	x
40	FIXED EXPENSE PREMIUM ^^ (RP-17A)	+									
41	SUB-TOTAL VEHICLE PREMIUM	=	=	=	=	=	=	=	=	=	=

RENTAL REIMBURSEMENT (UU)		
42	RENTAL REIMBURSEMENT BASE RATE (RP-3A)	
	RENTAL REIMBURSEMENT INCREASED LIMIT FACTOR (RP-3A)	x
	TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	=

43	TOWING & LABOR COSTS (JJ) (RP-28A)	
	SOUND SYSTEMS (ZA) (RP-28A)	+
	TAPE (ZZ) (RP-28A)	+
	FUNERAL EXPENSE (VF) (RP-28A)	+
	DEATH INDEMNITY (CM) (RP-28A)	+
	DISABILITY INCOME (CW) (RP-28A)	+
	TOTAL MISCELLANEOUS COVERAGES	=

44	TOTAL SEMI-ANNUAL VEHICLE 1 PREMIUM = 41 + 42 + 43	+
	TOTAL SEMI-ANNUAL VEHICLE 2 PREMIUM = 41 + 42 + 43	+
	TOTAL SEMI-ANNUAL VEHICLE 3 PREMIUM = 41 + 42 + 43	+
	TOTAL SEMI-ANNUAL VEHICLE 4 PREMIUM = 41 + 42 + 43	+
	TOTAL SEMI-ANNUAL POLICY PREMIUM =	=

* \$100 DEDUCTIBLE FOR COLLISION, \$50 DEDUCTIBLE FOR COMPREHENSIVE
^ Rating plan factors for DD coverage should be used for DNC coverage and rating plan factors for HH coverage should be used for HNC coverage
^^ Applies to the first vehicle on the policy with Bodily Injury Coverage

**DISTRICT OF COLUMBIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY RATING FACTORS**

RATING PLAN	RULE	FACTOR							
		AA	BB	VC	VW	DD	HH	SS	SU
ALLSTATE® YOUR CHOICE AUTO	52								
INSURANCE OPTION PACKAGE FACTORS									
Allstate Value Plan		0.93	0.93	0.93	0.93	0.93	0.93	N/A	N/A
Allstate		1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A
Gold Protection		1.08	1.08	1.08	1.08	1.08	1.08	N/A	N/A
Platinum Protection		1.17	1.17	1.17	1.17	1.17	1.17	N/A	N/A
MULTIPLE POLICY DISCOUNT	25								
Homeowners		0.89	0.89	0.89	0.89	0.89	0.89	N/A	N/A
Mobilehome Owners/Manufactured Home Owners		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Renters		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Condominium Owners		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
		0.90	0.90	0.90	0.90	0.90	0.90		
Personal Umbrella		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Homeowners and Personal Umbrella		0.85	0.85	0.85	0.85	0.85	0.85	N/A	N/A
Mobilehome Owners/Manufactured Home Owners and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A
Renters and Personal Umbrella		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Condominium Owners and Personal Umbrella		0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A
		0.85	0.85	0.85	0.85	0.85	0.85		
HOMEOWNER DISCOUNT	69	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PRIOR CARRIER DISCOUNT	62								
Geico		0.85	0.85	0.85	0.85	0.85	0.85	N/A	N/A
Hartford		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Nationwide		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
State Farm		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Other		1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A
THE GOOD HANDS PEOPLE® DISCOUNT	34	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A
RESPONSIBLE PAYER DISCOUNT	60	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88
FULLPAY DISCOUNT	42	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
ALLSTATE EASY PAY PLAN DISCOUNT	61								
Allstate Value Plan		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Gold Protection		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Platinum Protection		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
EARLY SIGNING DISCOUNT	65								
<u>Number of Times Renewed:</u>									
0		0.880	0.880	0.880	0.880	0.880	0.880	N/A	N/A
1		0.900	0.900	0.900	0.900	0.900	0.900	N/A	N/A
2		0.920	0.920	0.920	0.920	0.920	0.920	N/A	N/A
3		0.940	0.940	0.940	0.940	0.940	0.940	N/A	N/A
4		0.970	0.970	0.970	0.970	0.970	0.970	N/A	N/A
All Other		1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
ALLSTATE AUTO/LIFE DISCOUNTSM	75	0.975	0.975	0.975	0.975	0.975	0.975	N/A	N/A
ALLSTATE eSMARTSM DISCOUNT	76	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A

**DISTRICT OF COLUMBIA
VOLUNTARY PRIVATE PASSENGER AUTO
VEHICLE RATING FACTORS**

RATING PLAN	RULE	FACTOR							
		AA	BB	VC	VW	DD	HH	SS	SU
ANNUAL VEHICLE MILEAGE FACTOR	47								
0 - 2,000		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2,001 - 4,000		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4,001 - 6,000		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6,001 - 7,500		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7,501 - 9,000		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9,001 - 10,500		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10,501 - 12,000		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12,001 - 15,000		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
15,001 - 18,000		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18,001 - 22,500		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
22,501 - 27,000		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
27,001 +		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
VEHICLE USAGE FACTOR	48								
Pleasure		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Work 0-3 (Work 3 miles or less)		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Work 3-10 (Work over 3 but less than 10 miles)		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Work 10-20 (Work 10-20 miles)		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Work 20+ (Work over 20 miles)		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Business		1.09	1.25	1.13	1.11	1.06	1.10	1.31	1.31
Farm (Use Pleasure Usage Factors)		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
FARM DISCOUNT	37	0.90	0.90	N/A	N/A	0.90	N/A	N/A	N/A
ELECTRONIC STABILITY CONTROL DISCOUNT	17	0.93	0.93	0.93	0.93	0.93	N/A	0.93	0.93
NEW CAR DISCOUNT	26								
Months since purchase: ≤ 12 months		0.83	0.83	0.83	0.83	0.83	0.83	N/A	N/A
Months since purchase: > 12 & ≤ 24 months		0.88	0.88	0.88	0.88	0.88	0.88	N/A	N/A
Months since purchase: >24 & ≤ 36 months		0.95	0.95	0.95	0.95	0.95	0.95	N/A	N/A
Months since purchase: >36 months		1.00	1.00	1.00	1.00	1.00	1.00	N/A	N/A
PASSIVE RESTRAINT DISCOUNT	38								
Airbags on both sides		N/A	N/A	0.70	0.70	N/A	N/A	N/A	N/A
Airbags on driver side only		N/A	N/A	0.80	0.80	N/A	N/A	N/A	N/A
Automatic motorized seatbelts		N/A	N/A	0.90	0.90	N/A	N/A	N/A	N/A
ANTILOCK BRAKE DISCOUNT	39	0.90	0.90	N/A	N/A	0.90	N/A	N/A	N/A
CERTIFIED RISK SURCHARGE	43								
Cause A		1.50	1.50	N/A	N/A	N/A	N/A	N/A	N/A
Cause B		1.25	1.25	N/A	N/A	N/A	N/A	N/A	N/A
Cause C		1.05	1.05	N/A	N/A	N/A	N/A	N/A	N/A
Cause D		1.10	1.10	N/A	N/A	N/A	N/A	N/A	N/A

FIXED EXPENSE PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY	
Base Fixed Expense Premium	92.75
	98.44
Preferred Package Discount (Rule 67)	x
Automatic Trend Factor (from below)	x
Rate Transition Factor (Rule 72)	x
Charged Fixed Expense Premium	=

PREFERRED PACKAGE DISCOUNT (Rule 67) 0.33

FIXED EXPENSE PREMIUM AUTOMATIC TREND FACTOR (Rule 71)

Annual adjustment July 1st of each year

Subsequent Automatic Trend Factors
To determine the factors for years not shown in the table, apply the following annual increase to the previous year's factor. The adjustment should be compounded annually for each year not shown in the table.
Round to 4 decimal places after each calculation
ATF = 1.0000

Year	Automatic Trend Factor
2010	1.0000
2011	1.0000
2012	1.0000
2013	1.0000
2014	1.0000

MOMENTUM FACTORS (Rule 72)

MOMENTUM FACTOR

A	1.0500
B	0.9500

SUBSEQUENT MOMENTUM FACTOR

X	1.0500
Y	0.9500

State:	District of Columbia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA Rate Change		
Project Name/Number:	Rate Change/RITM00413256		

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (P&C)
Comments:	
Attachment(s):	Certification R28882.pdf
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Supporting Documents
Comments:	
Attachment(s):	Filing Memo R28882.pdf.pdf Survey R28882.pdf
Item Status:	
Status Date:	

Satisfied - Item:	CheckingList
Comments:	
Attachment(s):	Checking List R28882.pdf.pdf
Item Status:	

SERFF Tracking #:	ALSE-130233730	State Tracking #:		Company Tracking #:	R28882: RATE CHANGE
State:	District of Columbia	Filing Company:	Allstate Property and Casualty Insurance Company		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	APC PPA Rate Change				
Project Name/Number:	Rate Change/RITM00413256				
Status Date:					

**DISTRICT OF COLUMBIA
DEPARTMENT OF CONSUMER AND REGULATORY AFFAIRS
INSURANCE ADMINISTRATION**

MOTOR VEHICLE INSURANCE RATE AND RULE FILING CERTIFICATION

A. Name of company or rating organization and mailing address

Allstate Property and Casualty Insurance Company, 2775 Sanders Rd., Suite A2W, Northbrook, IL 60062-6127

B. Date of Filing: 9/4/2015

Proposed Effective Date 10/19/2015

C. Private Passenger Automobile X

Commercial Automobile _____

- Notes:
- A Premium Survey Form must be attached to every private passenger automobile filing.
 - All following questions shall be answered in reference to the type of insurance, private passenger or commercial, checked above.
 - All information shall be for the District of Columbia only, unless otherwise specified.

D. Briefly state the purpose of this filing.

Rate Change

E. Is this an independent filing yes a "me too" filing no or a filing related to the approved filing of a rating organization no

If not an independent filing, specify the approval date and reference number (if applicable) of the related filing

F. List all rate level changes for the District for the last five years:

<u>Effective Date</u>	<u>Overall Rate Level Change</u>
10/4/2010	-0.4%
4/16/2012	0.0%
8/13/2012	0.0%
10/8/2012	0.0%
12/9/2013	0.0%
2/24/2014	0.0%

G. Show the growth in the number of policies in force in the District of Columbia over the last five years:

Number Of Policies In Force As Of December 31st

		<u>Voluntary</u>		<u>Assigned</u>	<u>Grand</u>	<u>Percent</u>
		<u>New</u>	<u>Renewal</u>	<u>Risk</u>	<u>Total</u>	<u>Growth</u>
5th Prior Year	<u>2010</u>	<u>1,181</u>	<u>4,000</u>	<u>0</u>	<u>5,181</u>	<u>17.32%</u>
4th Prior Year	<u>2011</u>	<u>1,183</u>	<u>4,821</u>	<u>0</u>	<u>6,004</u>	<u>15.88%</u>
3rd Prior Year	<u>2012</u>	<u>936</u>	<u>5,607</u>	<u>0</u>	<u>6,543</u>	<u>8.98%</u>
2nd Prior Year	<u>2013</u>	<u>961</u>	<u>6,003</u>	<u>0</u>	<u>6,964</u>	<u>6.43%</u>

- 2 -						
1st Prior Year	<u>2014</u>	<u>993</u>	<u>6,349</u>	<u>0</u>	<u>7,342</u>	<u>5.42%</u>

H. Show the maximum and minimum rate level effect of this filing by coverage. These effects shall illustrate the maximum increase (or smallest decrease) and minimum increase (or largest decrease) which will result to any insured from the proposed changes to rates and rating factors.

The calculation of these effects shall be: the proposed change in the base rate, times the maximum (or minimum) change to each rating factor affecting that coverage.

For instance, a rate revision could include changes to classification factors, increased limit factors, deductible relativities, and model year/symbol factors.

For bodily injury, the maximum change would be the base rate change times the maximum change to classification factors times the maximum change to increased limits factors. The minimum change would be the base rate change times the minimum change to each of these rating factors. For collision coverage, a similar calculation would be done using different rating factors.

<u>Coverage</u>	<u>Percentage</u>	<u>Rate</u>	<u>Level</u>	<u>Changes</u>
	<u>Minimum</u>	<u>Maximum</u>		
Bodily Injury	<u>10.8%</u>	<u>17.3%</u>		
Property Damage	<u>10.8%</u>	<u>17.4%</u>		
Collision	<u>-10.0%</u>	<u>-4.7%</u>		
Comprehensive	<u>-5.2%</u>	<u>0.3%</u>		
Uninsured Motorists	<u>16.0%</u>	<u>16.0%</u>		
Work Loss	<u>-5.3%</u>	<u>0.3%</u>		
Medical	<u>-5.3%</u>	<u>0.3%</u>		
Underinsured Motorist	<u>16.0%</u>	<u>16.0%</u>		
Fixed Expenses	<u>5.0%</u>	<u>5.0%</u>		
All	<u>-10.0%</u>	<u>17.4%</u>		

I. Please provide information on the actuarial supporting data:

(1) Calendar Year	<u> </u>	Basic Limits	<u> </u>
Accident Year	<u> </u>	Total Limits	<u> </u>
Policy Year	<u> </u>		
Other (Specify)	<u>X (please see filing memo)</u>		

If total limits data has been provided, specify the part of the filing which illustrates how large losses have been considered: Please see Attachments II and III describing our filing. Please note no large adjustment was necessary other than for catastrophes.

(2) All rate filings shall mathematically consider investment income, pursuant to D.C. Code, Section 35-1703 (h), 1981 Edition (as amended). Specify the part of the filing which mathematically determines investment income:

Please see Attachment II and Exhibit 15 in Attachment III.

(3) Please provide a chart showing the number of earned exposures for each coverage and each year of experience.

Year	BI	PD	Med	UM/UI M	ILB	Coll.	Comp.
12/31/2012	7,960	-	2,625	7,959	840	-	5,434
12/31/2013	8,595	8,595	2,873	8,594	961	5,498	5,971
12/31/2014	9,330	9,330	3,105	9,329	1,087	5,927	6,475

(4) Please provide a chart showing the actual written premium by coverage which was used to calculate the overall percentage rate change.

Coverage	Written Premium
BI	2,257,540
PD	1,993,906
MED	132,304
UM /UIM	680,196
ILB	11,881
Collision	4,701,512
Comp.	2,113,398
Fixed Expenses	1,193,118
Total	13,083,855

J. The following data should be part of the data submitted on page 14 of the Annual Statement for the most recent two years for the District of Columbia; only voluntary (not assigned risk) business shall be shown:

Most Recent Year (2014)				
Coverage	Direct Premiums		Direct Losses	
	Written	Earned	Paid	Incurred
Bodily Injury	2,216,102	2,191,679	2,522,222	2,600,885
Property Damage	1,953,206	1,928,695	1,684,415	1,950,862
Uninsured				
Motorist	668,693	682,475	567,348	693,457
Other Liability	1,327,056	1,334,056	80,519	82,383
Total	6,165,058	6,136,904	4,854,504	5,327,587
Personal Injury Protection	0	0	8,905	23,578
Collision	4,551,494	4,410,762	1,620,036	1,650,109

Comprehensive	<u>2,053,126</u>	<u>1,999,122</u>	<u>563,265</u>	<u>575,367</u>
Other Physical				
Damage	<u>331,195</u>	<u>327,032</u>	<u>235,271</u>	<u>235,239</u>
Total	<u>6,935,815</u>	<u>6,736,916</u>	<u>2,418,572</u>	<u>2,460,715</u>

Prior Year (2013)

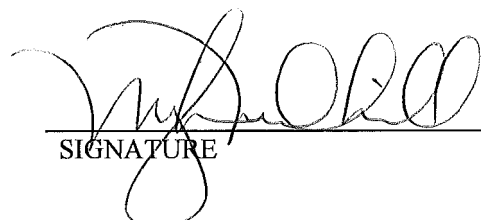
<u>Coverage</u>	<u>Premiums</u>		<u>Losses</u>	
	<u>Written</u>	<u>Earned</u>	<u>Paid</u>	<u>Incurred</u>
Bodily Injury	<u>2,036,641</u>	<u>2,002,833</u>	<u>1,245,979</u>	<u>2,480,870</u>
Property Damage	<u>1,786,333</u>	<u>1,754,784</u>	<u>1,363,197</u>	<u>1,394,045</u>
Uninsured				
Motorist	<u>699,583</u>	<u>687,376</u>	<u>705,605</u>	<u>1,043,671</u>
Other Liability	<u>1,312,174</u>	<u>1,292,726</u>	<u>65,001</u>	<u>68,730</u>
Total	<u>5,834,731</u>	<u>5,737,719</u>	<u>3,379,782</u>	<u>4,987,316</u>
Personal Injury				
Protection	<u>0</u>	<u>0</u>	<u>2,881</u>	<u>2,880</u>
Collision	<u>3,896,162</u>	<u>3,765,565</u>	<u>1,650,131</u>	<u>1,696,513</u>
Comprehensive	<u>1,788,748</u>	<u>1,734,931</u>	<u>398,780</u>	<u>386,109</u>
Other Physical				
Damage	<u>304,820</u>	<u>298,301</u>	<u>199,243</u>	<u>194,627</u>
Total	<u>5,989,730</u>	<u>5,798,797</u>	<u>2,248,154</u>	<u>2,277,249</u>

K. Please provide the following data from the NAIC Profitability Reports. This is on an all-lines countrywide basis:

	<u>Most Recent Year (2014)</u>
Underwriting Income/Earned Premiums	<u>0%</u>
Total Return/Mean Net Worth	<u>1.1</u>

As an authorized representative of this Company or rating organization, I hereby certify that to the best of my knowledge and belief the attached filing complies with all applicable laws, regulations, and bulletins of the District of Columbia.

Meghan Mulvihill
NAME OF AUTHORIZED REPRESENTATIVE


SIGNATURE

Counsel
TITLE

(800) 366-2958 ext. 23933
TELEPHONE NUMBER

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
DISTRICT OF COLUMBIA**

INDEX OF ATTACHMENTS

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ATTACHMENT I

Summary of Disclosures

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
DISTRICT OF COLUMBIA**

ACTUARIAL STANDARDS OF PRACTICE

This document confirms compliance with Actuarial Standards of Practice that are applicable to the preparation of statewide rate filings performed by casualty actuaries as stated in “Applicability Guidelines for Actuarial Standards of Practice” (American Academy of Actuaries, September 2004).

ATTACHMENT II

Summary of Rate Level Indication

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
DISTRICT OF COLUMBIA**

SUMMARY OF THE DEVELOPMENT OF STATEWIDE RATE LEVEL INDICATION

A rate level indication is a test of the adequacy of expected revenues versus expected costs during the future policy period. Therefore, to derive the indicated rate level need accurately, Allstate's historical premium and loss experience needs to be adjusted. In accordance with Section 3.1 of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*, Allstate trends the underlying historical experience for premiums, losses, and fixed expenses to appropriately reflect historical and projected changes in these components of the rate level indications. In addition, historical premiums must be adjusted to reflect the current rate level; while historical losses must be adjusted to reflect expected development over time and to address volatility in the actual losses due to catastrophes. Details of these necessary adjustments to the historical data used in the rate level indication are described in this memorandum.

The calculation of the rate level indication is consistent with the Statement of Principles Regarding Property and Casualty Insurance Ratemaking.

Attachment III, Exhibit 1.0 summarizes the indicated and proposed rate changes. The determination of the overall indicated change is included in **Exhibits 1.1-1.8**, and described in detail throughout this filing.

ADJUSTMENTS TO LOSSES

Underlying Data

The data used in the calculation of the rate level indication was selected in accordance with the considerations listed in Section 3.2 of Actuarial Standard of Practice No. 23, *Data Quality*. Please reference **Exhibits 2.1-2.7** for the fiscal accident years used in developing the rate level indications. Total limits data was used for all coverages.

Accident Year Weights

In order to develop a credible measure of the indicated rate level, it is sometimes necessary to use more than one year of historical loss experience. A maximum of three accident years is combined to determine the indicated provision for loss and loss adjustment expense for each coverage. The number of years used by coverage and the credibility per year is based upon a credibility procedure from the paper "On the Credibility of the Pure Premium" (Proceedings of the Casualty Actuarial Society, Vol. LV, 1968), by Mayerson, Jones and Bowers, and the appendix of the paper "Classical Partial Credibility with Application to Trend" (Proceedings of the Casualty Actuarial Society, Vol. LXXIII, 1986), by Venter and actuarial judgment. The analysis for each coverage was completed using a k value of .075 and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within 100k% of the expected pure premium with probability P . Assuming a Poisson frequency, an empirical review of the severity size of loss curve provides a gauge of credibility based on the number of claims closed with a payment. This approach for incorporating credibility in determination of the accident year weights is consistent with the Current Practices and Alternatives detailed in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages*.

Loss Development

Allstate's standard loss development procedure is to select ultimate accident year losses after analyzing estimates developed using the Link Ratio and Additive methods. Accident year incurred losses are developed for the liability coverages. Accident year paid losses are developed for the physical damage coverages.

While the Link Ratio method assumes that future development is proportional to losses that have already emerged as of a given evaluation date, the Additive method assumes that future development is proportional to the number of earned exposures in the accident period, where the expected development per exposure is based on historical development patterns per exposure, adjusted to account for differences in frequency and severity over time. Allstate believes the approach of considering two loss development procedures when estimating ultimate losses better upholds the suggestion contained in the Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves that "Ordinarily the actuary will examine the indications of more than one method when estimating the loss and loss adjustment expense liability for a specific group of claims."

To calculate estimated ultimate losses using the Link Ratio method, historical age-to-age link ratios are calculated, which represent loss development between different evaluation periods. An average of the historical link ratios is then used to estimate the ultimate level of paid losses to be

used in ratemaking. This method assumes that historical loss development patterns can be used to estimate future loss development on current immature claims.

For the Additive loss development method, historical losses are first trended to today's price level using selected pure premium trends. This is done to avoid distortions due to changes in the underlying loss costs. Please note that the selected pure premium trend that is used in loss development often differs from the selected trend that applies to the underlying data. This is due to both the consideration of the data used when selecting pure premium trend for the underlying data, as well as the different lengths of trend periods in each analysis. Trended additive amounts per exposures are calculated, which represent trended loss development between different evaluation periods. An average of the historical trended additive amount per exposure is then used to estimate the ultimate trended level of paid losses. Trended age-to-ultimate additive amounts per exposure are multiplied by earned exposures for each accident year to calculate trended losses that have yet to emerge. A final step in the Additive method is to detrend the trended losses yet to emerge. Losses are detrended because the application of trend is accounted for in a separate step in the ratemaking process. This method assumes that historical loss development patterns per exposure can be used to estimate future loss development on current immature claims.

Refer to **Exhibits 4.1 through 5.7** for the loss development of each coverage using both the Link Ratio and Additive Methods of loss development. A summary of the estimated ultimate losses using each method as well as the selected ultimate losses is shown in **Exhibit 6**.

Loss Adjustment Expenses

Allocated loss adjustment expenses are included in both incurred losses and paid losses.

Losses in the experience period, for each coverage, have been adjusted to account for unallocated loss adjustment expenses (ULAE). A provision is developed using countrywide Allstate Insurance Group data.

A three-year average ratio of countrywide, combined-lines, calendar year ULAE to countrywide, combined-lines, calendar year incurred losses is used to determine the ULAE provision. The average ratio is then applied to the losses for each coverage for each year used in the formula calculation. The ULAE ratio that has been used in this filing is shown in **Exhibit 7**.

Loss Trend

The past changes in actual frequency and severity on a twelve-month-moving basis (evaluated at each quarter) were analyzed for each coverage. The data has been adjusted as described below.

Frequency and severity amounts are calculated using the methodology described in "The Effect of Changing Exposure Levels on Calendar Year Loss Trends" (*Casualty Actuarial Society Forum*, Winter 2005) by Chris Styrsky. This methodology helps to more consistently match losses and claims paid with the exposures that produced the claims.

Exhibits 9.1-9.7 display the paid pure premium trends. The credibility level of Allstate loss trend data was analyzed based on the number of claims paid in the latest experience year, which is consistent with the criteria for selecting a credibility procedure outlined in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures Applicable to Accident and*

Health, Group Term Life, and Property/Casualty Coverages.

After considering past results, credibility level of Allstate data, and actuarial judgment, annual pure premium trends were selected for each coverage. The selected pure premium trends and projections are displayed in **Exhibit 8**. These annual selections are used to project the data from the average occurrence date of the experience period to the average occurrence date of the future policy period.

This approach for selecting pure premium trends and projections is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*.

Catastrophes

An adjustment has been made to Comprehensive coverage losses to more appropriately account for catastrophes in the base data. All actual catastrophe losses during the experience period were removed and then replaced with a provision to reflect expected catastrophe losses. The provision was calculated by dividing total catastrophe losses by total Comprehensive coverage incurred losses excluding catastrophes. The catastrophe provision is developed in **Exhibit 10** and is applied to the Comprehensive coverage losses in **Exhibit 2.7**. This adjustment to account for catastrophes is consistent with the Analysis of Issues and Recommended Practices detailed in Section 3.4 of Actuarial Standard of Practice No. 39, *Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking*.

EXPENSES AND PROFIT PROVISION

The expense provisions described below were derived in accordance to Section 3.2, Determining Expense Provisions, of Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Insurance Ratemaking*.

Exhibit 11 shows the expense provisions used in developing the current fixed and variable expense ratios, as well as the underwriting profit and debt provisions.

Fixed Expenses

Provisions

General and Other Acquisition Expense

The provisions for general expense and other acquisition expense are based on countrywide data. To develop the provision for general and other acquisition expenses, a three-year average of countrywide, combined-lines, calendar year incurred expense divided by countrywide calendar year direct earned premium was calculated. Because premiums charged for the net cost of reinsurance (NCOR) do not include provisions for general and other acquisition expenses, the earned premium used in the development of the general and other acquisition expenses is countrywide direct earned premium less countrywide NCOR premium. The provision for other acquisition expense has been reduced by the amount of installment fees collected. In addition, the provision has been adjusted for premiums written off.

The expense provisions for general and other acquisition expenses are shown in **Exhibits 12 and 13**, respectively.

Licenses & Fees

A provision for licenses and fees that do not vary by premium size is determined by taking the arithmetic average ratio of these licenses and fees from the latest three calendar years in District of Columbia. The provision for licenses and fees is considered, along with the general and other acquisition expense provisions, to be a fixed expense.

Fixed Expense Rate Level Need

Indicated Rate Level

In developing the required average fixed expense premium used in the calculation of the fixed expense rate level need, the three-year average fixed expense ratio is adjusted for variable expenses and profit. This provision is then applied to the average policy earned premium for District of Columbia during the same three-year period used in the calculation of the average expense ratio. This calculates the required average fixed expense premium. This calculation is shown on **Exhibit 3**.

Trend (Inflation)

The method used to calculate the fixed expense trend is similar to the method used by the Insurance Services Office (I.S.O.) and other competitors to determine a fixed expense trend. The method utilizes the CPI (Consumer Price Index) and the ECI (Employment Cost Index – Insurance Carriers, Agents, Brokers, & Service) and is discussed by Geoffrey Todd Werner, FCAS, MAAA in his paper Incorporation of Fixed Expenses, which was published in the *CAS Forum* (Winter 2004). Based on a review of the historical indices, an annual percentage change is selected for each index. These selected annual percent changes are then weighted together using the distribution of the Allstate expenditures in the latest calendar year for the two broad expense categories that these indices represent. This method is expected to produce stable and reasonable estimates of the true trend in fixed expenses and is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*. This trend is applied to all fixed expenses. The factor to adjust for subsequent change in Fixed Expense is shown in **Exhibit 14**.

Variable Expenses

Commission and Brokerage Expense

The commission and brokerage expense provision has been developed from the commission and brokerage incurred expense ratios for the three most recent calendar years in District of Columbia.

Taxes

The provision for taxes is determined by taking the currently prescribed District of Columbia premium tax ratio and adding to that the arithmetic average ratio of other assessments that vary by the size of the premium from the latest three calendar years.

Underwriting Profit Provision

Allstate performs two separate cost of capital analyses in the estimation of its cost of equity. The first uses the Fama-French Three-factor Model (FF3F), which reflects developments in the field of financial economics as published in the *Casualty Actuarial Society Forum*, Winter, 2004 and in *Journal of Risk and Insurance*, Vol. 72, No. 3, September 2005 (“Estimating the Cost of Equity Capital For Property-Liability Insurers” by J. David Cummins and Richard D. Phillips). The second is a Discounted Cash Flow (DCF) analysis, which estimates the expected future cash flows to investors in order to gauge the proper cost of equity. Once both the DCF and FF3F estimates had been calculated, Allstate selected a cost of equity of 10.0%, which reflected the outcomes of both analyses.

An analysis of premium, loss and expense cash flows is used to calculate the investment income on policyholder supplied funds (PHSF). This methodology is one of the two examples given in Actuarial Standard of Practice, No. 30, *Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking*, as appropriate methods for

recognizing investment income from insurance operations (page 4).

The calculations detailing this investment income analysis are found in **Exhibits 15.1 and 15.2** for liability and physical damage coverages, respectively. The expected investment yield rate (applied as a force of interest) used to discount losses and expenses includes anticipated net investment income and anticipated capital gains, both realized and unrealized. Operating cash flows are discounted to the average time of earnings of premium and profit for the policy year, rather than to the start of the policy year.

Allstate prefers to update its underwriting profit provision annually. This can result in changes to the profit provision from year to year, but because the market is constantly changing, annual updates allow our cost of capital to reflect current market conditions and economic factors to the extent possible. However, after discussions between Allstate representatives and the District of Columbia Department of Insurance, Securities, and Banking on October 29, 2009 and based on the direction of the DISB to have less variation in the underwriting profit provision from year to year, Allstate has selected an underwriting profit provision based on the historical 10 year average from 2005 to 2014. By making this selection, Allstate profit provision should remain relatively stable from year to year.

	Underwriting Profit Provision	
	Historical Average	Proposed
Liability	8.6%	8.5%
Physical Damage	11.8%	12.0%

These underwriting profit provisions are found on **Exhibit 11** and included in the Determination of Statewide Rate Level Indication on **Exhibit 1**.

Debt Provision

The cost of debt is listed as a separate provision in the Variable Expense and Profit Ratio.

ADJUSTMENTS TO PREMIUMS

Current Rate Level

All premiums in the experience period were adjusted to current rate level. Allstate uses the "Miller-Davis-Karlinski" method to do this since it more accurately calculates factors to current rate level in instances when exposures are changing throughout the year, whether through growth, shrinkage or seasonality. When exposures are, in fact, written uniformly throughout the year, this method produces approximately the same answers as the parallelogram method.

The Miller-Davis-Karlinski method is also used to bring premiums to current rate level prior to calculating the changes in average premium used in the premium trends.

Premium Trend

In addition to bringing premiums to current rate level, changes in the average written premium at the current premium level were reviewed. Unlike losses, premium is relatively stable. Only the latest year of premium is used in the calculation of the indication, which eliminates the need for premium trend. Premium projections are still selected to account for shifts in the distribution of various underlying factors. Since the effects on losses caused by these shifts are reflected in the loss projections, it is important that Allstate also account for the anticipated future changes in premiums.

The projected average earned premiums as well as the calculation of the premium projection factors are displayed in **Exhibits 16.1 through 17**, respectively. These annual selections are used to project the data from the average earned date of the experience period to the average earned date of the future policy period. Premium trend data is provided in **Exhibits 18.1-18.8**.

This approach for selecting premium trends is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*.

ATTACHMENT III

Rate Level Indication Exhibits

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Summary of Rate Level Changes

	Indicated Change	Selected Change
Bodily Injury	94.7%	17.0%
Property Damage	54.9%	17.0%
Medical Payments	-13.1%	0.0%
Uninsured Motorist/Underinsured Motorist	66.4%	16.0%
Disability Income Benefits	-81.3%	0.0%
Collision	-40.8%	-5.0%
Comprehensive	-66.0%	0.0%
Fixed Expenses	63.6%	5.0%
Total	8.4%	5.0%

Allstate Property and Casualty Insurance Company

Private Passenger Automobile
District of Columbia

Determination of Statewide Rate Level Indication
Bodily Injury

1) Indicated Provision for Loss and Loss Adjustment Expense	\$362.55
2) Variable Expense and Profit Ratio	21.9 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$464.21
4) Projected Average Earned Premium at Current Rates	\$238.37
5) Indicated Rate Level Change [(3) / (4) - 1.0]	94.7 %

Allstate Property and Casualty Insurance Company

Private Passenger Automobile
District of Columbia

Determination of Statewide Rate Level Indication
Property Damage

1) Indicated Provision for Loss and Loss Adjustment Expense	\$253.66
2) Variable Expense and Profit Ratio	21.9 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$324.79
4) Projected Average Earned Premium at Current Rates	\$209.69
5) Indicated Rate Level Change [(3) / (4) - 1.0]	54.9 %

Allstate Property and Casualty Insurance Company

Private Passenger Automobile
District of Columbia

Determination of Statewide Rate Level Indication
Medical

1) Indicated Provision for Loss and Loss Adjustment Expense	\$29.32
2) Variable Expense and Profit Ratio	21.9 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$37.54
4) Projected Average Earned Premium at Current Rates	\$43.19
5) Indicated Rate Level Change [(3) / (4) - 1.0]	-13.1 %

Allstate Property and Casualty Insurance Company

Private Passenger Automobile
District of Columbia

Determination of Statewide Rate Level Indication
Uninsured / Underinsured Motorist

1) Indicated Provision for Loss and Loss Adjustment Expense	\$90.31
2) Variable Expense and Profit Ratio	21.9 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$115.63
4) Projected Average Earned Premium at Current Rates	\$69.50
5) Indicated Rate Level Change [(3) / (4) - 1.0]	66.4 %

Allstate Property and Casualty Insurance Company

Private Passenger Automobile
District of Columbia

Determination of Statewide Rate Level Indication
Disability Income Benefits

1) Indicated Provision for Loss and Loss Adjustment Expense	\$1.65
2) Variable Expense and Profit Ratio	21.9 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$2.11
4) Projected Average Earned Premium at Current Rates	\$11.28
5) Indicated Rate Level Change [(3) / (4) - 1.0]	-81.3 %

Allstate Property and Casualty Insurance Company

Private Passenger Automobile
District of Columbia

Determination of Statewide Rate Level Indication
Collision

1) Indicated Provision for Loss and Loss Adjustment Expense	\$379.92
2) Variable Expense and Profit Ratio	25.2 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$507.91
4) Projected Average Earned Premium at Current Rates	\$858.17
5) Indicated Rate Level Change [(3) / (4) - 1.0]	-40.8 %

Allstate Property and Casualty Insurance Company

Private Passenger Automobile
District of Columbia

Determination of Statewide Rate Level Indication
Comprehensive

1) Indicated Provision for Loss and Loss Adjustment Expense	\$86.30
2) Variable Expense and Profit Ratio	25.2 %
3) Indicated Average Premium [(1)] / [1 - (2)]	\$115.37
4) Projected Average Earned Premium at Current Rates	\$339.47
5) Indicated Rate Level Change [(3) / (4) - 1.0]	-66.0 %

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Attachment III
Exhibit 1.8

Determination of Statewide Rate Level Indication
Fixed Expenses

1) Required Fixed Expense Premium	\$246.21
2) Market Trend Factor	1.082
3) Indicated Provision for Fixed Expense [(1) x (2)]	\$266.40
4) Average Charged Fixed Expense Premium	\$167.92
5) Factor to Adjust to Current Rate Level	0.9894
6) Fixed Expense Premium Trend Factor	0.980
7) Projected Average Charged Fixed Expense Premium at Current Rates [(4) x (5) x (6)]	\$162.81
8) Indicated Fixed Expense Premium Change [(3) / (7) - 1.0]	63.6 %

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Provision for Loss and LAE
Bodily Injury

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
12/31/2012	7,960	\$1,740,000	\$1,997,520	1.263	\$2,522,868	\$316.94	33 %
12/31/2013	8,595	2,447,000	2,809,156	1.191	3,345,705	389.26	33
12/31/2014	9,330	2,754,000	3,161,592	1.124	3,553,629	380.88	34
(8) Indicated Provision for Loss and LAE						\$362.55	

* Evaluated at 15 months

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Provision for Loss and LAE
Property Damage

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
12/31/2013	8,595	\$1,383,000	\$1,587,684	1.260	\$2,000,482	\$232.75	31 %
12/31/2014	9,330	1,832,000	2,103,136	1.167	2,454,360	263.06	69
(8) Indicated Provision for Loss and LAE						\$253.66	

* Evaluated at 15 months

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Provision for Loss and LAE
Medical

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
12/31/2012	2,625	\$24,000	\$27,552	1.126	\$31,024	\$11.82	33 %
12/31/2013	2,873	57,000	65,436	1.093	71,522	24.89	33
12/31/2014	3,105	129,000	148,092	1.061	157,126	50.60	34
(8) Indicated Provision for Loss and LAE						\$29.32	

* Evaluated at 15 months

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Provision for Loss and LAE
Uninsured / Underinsured Motorist

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
12/31/2012	7,959	\$545,000	\$625,660	1.000	\$625,660	\$78.61	33 %
12/31/2013	8,594	794,000	911,512	1.000	911,512	106.06	33
12/31/2014	9,329	702,000	805,896	1.000	805,896	86.39	34
(8) Indicated Provision for Loss and LAE						\$90.31	

* Evaluated at 15 months

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Provision for Loss and LAE
Disability Income Benefits

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
12/31/2012	840	\$2,000	\$2,296	1.000	\$2,296	\$2.73	33 %
12/31/2013	961	1,000	1,148	1.000	1,148	1.19	33
12/31/2014	1,087	1,000	1,148	1.000	1,148	1.06	34
(8) Indicated Provision for Loss and LAE						\$1.65	

* Evaluated at 15 months

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Provision for Loss and LAE
Collision

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
12/31/2013	5,498	\$1,607,000	\$1,844,836	1.158	\$2,136,320	\$388.56	30 %
12/31/2014	5,927	1,761,000	2,021,628	1.103	2,229,856	376.22	70
(8) Indicated Provision for Loss and LAE						\$379.92	

* Evaluated at 15 months

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Provision for Loss and LAE
Comprehensive

	(1)	(2) Accident Year * Non-Catastrophe	(3) Average Catastrophe Factor	(4) Accident Year Ultimate Loss (2) * (1+(3))	(5) Ultimate Loss and LAE	(6) Factor to Adjust Losses for Pure Premium Trend	(7) Projected Ultimate Loss and LAE	(8) Projected Average Loss and LAE (7)/(1)	(9) Experience Year Weights
Fiscal Year Ending	Earned Exposures	Ultimate Loss							
12/31/2012	5,434	\$393,000	0.022	\$401,646	\$461,090	1.000	\$461,090	\$84.85	33 %
12/31/2013	5,971	443,000	0.022	452,746	519,752	1.000	519,752	87.05	33
12/31/2014	6,475	480,000	0.022	490,560	563,163	1.000	563,163	86.97	34
(10) Indicated Provision for Loss and LAE						\$86.30			

* Evaluated at 15 months

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Attachment III
Exhibit 3

Development of Required Fixed Expense Premium
Fixed Expenses

	Part A: Derivation of Average Fixed Expense Ratio				
	(1)	(2)	(3)	(4)	(5)
	Three-Year Total Earned Premium	Three-Year Average Fixed Expense Ratio	Variable Expense Ratio	Fixed Expense Adjusted for Variable Expense (2)/[1-(3)]	Average Fixed Expense Ratio, Weighted by Premium
Liability Coverages (incl. allocated FE Premium)	\$21,473,394	11.0 %	21.9 %	14.1 %	14.5 %
Physical Damage Coverages (incl. allocated FE Premium)	\$30,984,719	11.0 %	25.2 %	14.7 %	
	Part B: Derivation of Total Required Average Fixed Expense Premium				
	(6)	(7)	(8)	(9)	
	Total Three-Year Earned Premium	Three-Year Total Policy-first Bodily Injury Earned Exposures *	Average Policy Earned Premium (6)/(7)	Total Required Average Fixed Expense Premium (8)*(5)	
	\$52,458,113	30,894	\$1,698.00	\$246.21	

* This is the number of earned exposures which are the first vehicle on their policies that have Bodily Injury coverage. This is a proxy for the number of Policies.

Allstate Insurance Group
Private Passenger Auto
District of ColumbiaCalculation of Loss Development Factors
Bodily Injury
Incurred Losses †

<u>Fiscal Accident</u>										
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>
2001									1,921,458	1,927,958
2002								1,848,880	1,848,880	1,848,880
2003							2,047,081	2,033,389	2,033,464	2,033,464
2004						1,924,158	1,934,021	1,934,021	1,934,021	1,934,021
2005					2,172,586	2,184,684	2,184,684	2,184,684	2,184,684	2,184,684
2006				2,066,007	2,129,615	2,149,884	2,149,884	2,149,884	2,149,884	
2007			1,897,761	1,858,594	1,877,986	1,892,217	1,892,217	1,919,236		
2008		2,138,441	2,304,246	2,345,525	2,355,545	2,347,095	2,349,119			
2009	1,472,781	1,986,865	2,184,153	2,327,230	2,475,541	2,489,751				
2010	1,488,501	1,712,088	1,859,268	1,880,216	1,998,347					
2011	1,726,043	2,086,095	2,324,830	2,380,789						
2012	2,084,176	2,579,575	2,741,603							
2013	2,088,092	2,926,814								
2014	2,439,127									

Link Ratios

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	1.349	1.078	0.979	1.031	1.006	1.005	0.993	1.000	1.003
3rd Prior	1.150	1.099	1.018	1.010	1.010	1.000	1.000	1.000	1.000
2nd Prior	1.209	1.086	1.066	1.004	1.008	1.000	1.000	1.000	1.000
1st Prior	1.238	1.114	1.011	1.064	0.996	1.000	1.000	1.000	1.000
Latest	1.402	1.063	1.024	1.063	1.006	1.001	1.014	1.000	1.000
3 Year Average:	1.283	1.088	1.034	1.044	1.003	1.000	1.005	1.000	1.000
5 Year Average:	1.270	1.088	1.020	1.034	1.005	1.001	1.001	1.000	1.001
5 Year Excluding High/Low Outliers:	1.265	1.088	1.018	1.035	1.007	1.000	1.000	1.000	1.000
5 Year Excluding Outliers:	1.270	1.088	1.020	1.034	1.005	1.001	1.001	1.000	1.001
Selected:	1.270	1.088	1.020	1.034	1.005	1.001	1.001	1.000	1.001

Selected Methodology Link Ratio Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Loss Development Factor:	1.469	1.157	1.063	1.042	1.008

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Inc. Loss</u>	<u>Factor to Ultimate</u>	<u>Ultimate Loss & ALAE</u>
2012	\$1,642,768	1.063	1,746,262
2013	\$2,160,819	1.157	2,500,068
2014	\$1,973,215	1.469	2,898,653

Allstate Insurance Group
Private Passenger Auto
District of ColumbiaCalculation of Loss Development Factors
Property Damage
Incurred Losses †

<u>Fiscal Accident</u>										
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>
2001									1,453,379	1,453,379
2002								1,414,701	1,414,701	1,414,701
2003							1,541,136	1,541,136	1,541,136	1,541,136
2004						1,672,051	1,672,051	1,672,051	1,672,051	1,672,051
2005					1,663,698	1,663,698	1,663,698	1,663,698	1,663,698	1,663,698
2006				1,567,971	1,568,635	1,568,635	1,575,609	1,575,609	1,575,560	
2007			1,883,786	1,893,763	1,893,763	1,893,763	1,893,763	1,893,763		
2008		2,111,675	2,096,584	2,118,692	2,099,651	2,079,651	2,079,559			
2009	1,644,353	1,648,568	1,675,660	1,681,911	1,681,911	1,681,770				
2010	1,897,594	1,965,763	1,983,361	1,984,902	1,984,831					
2011	1,906,127	1,891,667	1,921,722	1,921,722						
2012	1,725,116	1,827,080	1,821,670							
2013	1,759,137	1,887,141								
2014	2,223,703									

Link Ratios

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	1.003	0.993	1.005	1.000	1.000	1.000	1.000	1.000	1.000
3rd Prior	1.036	1.016	1.011	1.000	1.000	1.000	1.000	1.000	1.000
2nd Prior	0.992	1.009	1.004	0.991	1.000	1.004	1.000	1.000	1.000
1st Prior	1.059	1.016	1.001	1.000	0.990	1.000	1.000	1.000	1.000
Latest	1.073	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average:	1.041	1.007	1.002	0.997	0.997	1.001	1.000	1.000	1.000
5 Year Average:	1.033	1.006	1.004	0.998	0.998	1.001	1.000	1.000	1.000
5 Year Excluding High/Low Outliers:	1.033	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Excluding Outliers:	1.033	1.006	1.004	0.998	0.998	1.001	1.000	1.000	1.000
Selected:	1.033	1.006	1.004	0.998	0.998	1.001	1.000	1.000	1.000

Selected Methodology

Link Ratio Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Loss Development Factor:	1.040	1.007	1.001	0.997	0.999

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Inc. Loss</u>	<u>Factor to Ultimate</u>	<u>Ultimate Loss & ALAE</u>
2013	\$1,374,242	1.007	1,383,862
2014	\$1,772,180	1.040	1,843,067

Allstate Insurance Group
Private Passenger Auto
District of Columbia

Calculation of Loss Development Factors
Medical
Incurred Losses †

<u>Fiscal Accident</u>										
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>
2001									184,890	184,890
2002								144,328	144,924	145,021
2003							124,795	104,795	104,795	104,795
2004						126,651	126,651	126,651	126,651	126,651
2005					303,143	242,861	242,861	240,465	240,465	240,465
2006				125,107	124,690	124,690	124,690	124,690	124,690	
2007			250,289	150,289	150,289	130,289	130,289	130,289		
2008		462,238	474,752	490,208	490,048	490,048	490,048			
2009	291,987	352,890	344,948	348,583	348,583	348,583				
2010	152,920	208,205	211,356	211,356						
2011	97,540	115,519	129,710	132,294						
2012	165,461	157,997	205,615							
2013	159,994	145,623								
2014	225,958									

Link Ratios

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	1.209	1.027	0.600	0.997	0.801	1.000	0.840	1.004	1.000
3rd Prior	1.362	0.977	1.033	1.000	1.000	1.000	1.000	1.000	1.001
2nd Prior	1.184	1.015	1.011	1.000	0.867	1.000	0.990	1.000	1.000
1st Prior	0.955	1.123	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Latest	0.910	1.301	1.020	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average:	1.016	1.146	1.010	1.000	0.956	1.000	0.997	1.000	1.000
5 Year Average:	1.124	1.089	0.933	0.999	0.934	1.000	0.966	1.001	1.000
5 Year Excluding High/Low Outliers:	1.116	1.055	1.010	1.000	0.956	1.000	0.997	1.000	1.000
5 Year Excluding Outliers:	1.124	1.089	0.933	0.999	0.934	1.000	0.966	1.001	1.000
Selected:	1.116	1.055	1.010	1.000	0.956	1.000	0.997	1.000	1.000

Selected Methodology Link Ratio Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Loss Development Factor:	1.133	1.016	0.963	0.953	0.953

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Inc. Loss</u>	<u>Factor to Ultimate</u>	<u>Ultimate Loss & ALAE</u>
2012	\$31,678	0.963	30,506
2013	\$61,072	1.016	62,049
2014	\$121,037	1.133	137,135

Allstate Insurance Group
Private Passenger Auto
District of ColumbiaCalculation of Loss Development Factors
Uninsured / Underinsured Motorist
Incurred Losses †

<u>Fiscal Accident</u>										
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>
2001									549,878	549,878
2002								382,403	381,578	380,603
2003							750,236	750,236	750,236	750,236
2004						600,387	600,387	600,387	600,387	600,387
2005					737,960	737,960	737,960	737,960	737,960	737,960
2006				535,715	581,610	598,410	598,045	598,045	598,045	
2007			758,893	748,537	782,442	782,155	782,155	782,155		
2008		617,554	646,857	665,839	654,986	657,108	657,108			
2009	450,577	717,697	719,873	719,544	720,751	720,751				
2010	581,587	582,984	580,501	580,426	580,426					
2011	596,277	622,202	627,250	634,468						
2012	468,467	617,526	675,391							
2013	940,318	940,880								
2014	724,671									

Link Ratios

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	1.593	1.047	0.986	1.086	1.000	1.000	1.000	0.998	1.000
3rd Prior	1.002	1.003	1.029	1.045	1.029	1.000	1.000	1.000	0.997
2nd Prior	1.043	0.996	1.000	0.984	1.000	0.999	1.000	1.000	1.000
1st Prior	1.318	1.008	1.000	1.002	1.003	1.000	1.000	1.000	1.000
Latest	1.001	1.094	1.012	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average:	1.121	1.033	1.004	0.995	1.001	1.000	1.000	1.000	1.000
5 Year Average:	1.191	1.030	1.005	1.023	1.006	1.000	1.000	1.000	0.999
5 Year Excluding High/Low Outliers:	1.121	1.019	1.004	1.016	1.001	1.000	1.000	1.000	1.000
5 Year Excluding Outliers:	1.191	1.030	1.005	1.023	1.006	1.000	1.000	1.000	0.999
Selected:	1.121	1.019	1.004	1.016	1.001	1.000	1.000	1.000	1.000

Selected Methodology Link Ratio Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Loss Development Factor:	1.166	1.040	1.021	1.017	1.001

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Inc. Loss</u>	<u>Factor to Ultimate</u>	<u>Ultimate Loss & ALAE</u>
2012	\$532,260	1.021	543,437
2013	\$765,009	1.040	795,609
2014	\$603,041	1.166	703,146

Allstate Insurance Group
Private Passenger Auto
District of ColumbiaCalculation of Loss Development Factors
Disability Income Benefits
Incurred Losses †

<u>Fiscal Accident</u>										
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2001	33,375	46,453	46,453	70,453	70,453	70,453	70,453	70,453	70,453	70,453
2002	23,601	24,632	26,588	24,588	24,588	24,588	24,588	24,588	24,588	24,588
2003	17,425	18,496	18,496	18,496	18,496	18,496	18,496	18,496	18,496	18,169
2004	28,314	28,314	28,314	28,314	27,314	27,314	27,314	27,314	27,314	27,314
2005	21,100	20,600	20,600	20,600	20,600	20,600	20,600	20,600	20,600	20,600
2006	8,424	16,660	16,567	16,567	16,567	16,567	16,567	16,567	16,567	16,567
2007	6,565	6,565	6,565	6,065	6,065	6,065	5,065	5,065		
2008	26,053	29,461	35,461	35,461	35,461	35,461	35,461			
2009	22,725	24,245	20,886	20,886	20,886	20,886				
2010	4,358	4,806	4,806	4,806	4,806					
2011	3,945	3,844	10,402	10,402						
2012	1,840	1,840	1,840							
2013	21,697	28,933								
2014	5,872									

Link Ratios

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	1.067	1.204	0.924	1.000	1.000	1.000	1.000	1.000	1.000
3rd Prior	1.103	0.861	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2nd Prior	0.974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.982
1st Prior	1.000	2.706	1.000	1.000	1.000	0.835	1.000	1.000	1.000
Latest	1.334	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average:	1.103	1.569	1.000	1.000	1.000	0.945	1.000	1.000	0.994
5 Year Average:	1.096	1.354	0.985	1.000	1.000	0.967	1.000	1.000	0.996
5 Year Excluding High/Low Outliers:	1.057	1.068	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Excluding Outliers:	1.096	1.354	0.985	1.000	1.000	0.967	1.000	1.000	0.996
Selected:	1.096	1.354	0.985	1.000	1.000	0.967	1.000	1.000	0.996

Selected Methodology

Link Ratio Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Loss Development Factor:	1.408	1.285	0.949	0.963	0.963

†Includes ALAE

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Paid Loss</u>	<u>Factor to Ultimate</u>	<u>Ultimate Loss & ALAE</u>
2012	\$1,840	0.949	1,746
2013	\$387	1.285	497
2014	\$0	1.408	0

Allstate Insurance Group
Private Passenger Auto
District of ColumbiaCalculation of Loss Development Factors
Collision
Paid Losses †

<u>Fiscal Accident</u>										
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2001									2,012,598	2,012,598
2002								1,826,715	1,826,715	1,826,715
2003							1,989,015	1,987,305	1,987,025	1,986,221
2004						1,829,408	1,830,355	1,830,355	1,830,355	1,830,355
2005					2,014,337	2,014,276	2,014,276	2,014,386	2,014,386	2,014,366
2006				1,921,754	1,924,003	1,923,844	1,923,904	1,923,904	1,923,744	
2007			2,431,721	2,431,290	2,430,503	2,428,680	2,428,642	2,427,679		
2008		2,239,096	2,229,004	2,224,679	2,224,679	2,224,829	2,224,546			
2009	1,915,372	1,881,819	1,883,952	1,882,720	1,882,003	1,881,346				
2010	2,094,618	2,089,858	2,076,821	2,076,633	2,074,961					
2011	2,292,228	2,211,929	2,208,083	2,206,310						
2012	2,156,700	2,080,782	2,072,949							
2013	2,405,167	2,309,282								
2014	2,483,540									

Link Ratios

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	0.982	0.995	1.000	1.001	1.000	1.001	0.999	1.000	1.000
3rd Prior	0.998	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000
2nd Prior	0.965	0.994	0.999	1.000	0.999	1.000	1.000	1.000	1.000
1st Prior	0.965	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Latest	0.960	0.996	0.999	0.999	1.000	1.000	1.000	1.000	1.000
3 Year Average:	0.963	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average:	0.974	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Excluding High/Low Outliers:	0.971	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Excluding Outliers:	0.974	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Selected:	0.974	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000

Selected Methodology Link Ratio Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Loss Development Factor:	0.970	0.996	0.999	1.000	1.000

†Includes ALAE

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Paid Loss</u>	<u>Factor to Ultimate</u>	<u>Ultimate Loss & ALAE</u>
2013	\$1,612,686	0.996	1,606,235
2014	\$1,809,014	0.970	1,754,744

Allstate Insurance Group
Private Passenger Auto
District of ColumbiaCalculation of Loss Development Factors
Comprehensive
Paid Losses †

<u>Fiscal Accident</u>										
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2001									1,033,642	1,033,642
2002								968,237	968,237	968,237
2003							1,015,878	1,015,878	1,015,878	1,015,878
2004						946,004	946,004	946,004	946,004	946,004
2005					798,769	798,769	798,769	798,839	798,839	798,839
2006				719,142	719,142	719,102	718,879	718,879	718,879	
2007			853,190	853,190	853,190	853,115	853,115	853,115		
2008		813,980	810,867	810,867	811,148	810,565	810,565			
2009	820,425	824,016	826,265	828,005	828,159	828,259				
2010	686,155	670,053	669,860	670,207						
2011	756,816	763,159	766,368	761,206						
2012	713,932	715,109	716,755							
2013	639,852	639,449								
2014	720,871									

Link Ratios

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3rd Prior	0.977	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2nd Prior	1.008	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
1st Prior	1.002	1.004	1.001	1.000	0.999	1.000	1.000	1.000	1.000
Latest	0.999	1.002	0.993	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average:	1.003	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average:	0.998	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Excluding High/Low Outliers:	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Excluding Outliers:	0.998	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Selected:	0.998	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000

Selected Methodology

Link Ratio Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Loss Development Factor:	0.998	1.000	0.999	1.000	1.000

†Includes ALAE

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Paid Loss</u>	<u>Factor to Ultimate</u>	<u>Ultimate Loss & ALAE</u>
2012	\$392,964	0.999	392,571
2013	\$442,521	1.000	442,521
2014	\$481,193	0.998	480,231

Allstate Insurance Group
Private Passenger Auto
District of Columbia

Calculation of Loss Development Factors

Bodily Injury

Incurred Losses †

Fiscal Accident											Earned
Year Ending 12/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months†	Exposures
2001	1,146,025	1,577,274	1,804,106	1,935,522	1,921,972	1,921,972	1,921,458	1,921,458	1,921,458	1,927,958	12,559
2002	1,416,057	1,605,234	1,707,169	1,847,259	1,865,661	1,847,530	1,849,393	1,848,880	1,848,880	1,848,880	12,521
2003	1,381,185	1,660,774	1,835,254	1,909,413	1,969,334	2,042,960	2,047,081	2,033,389	2,033,464	2,033,464	12,490
2004	1,472,344	1,711,453	1,726,250	1,853,146	1,975,724	1,924,158	1,934,021	1,934,021	1,934,021	1,934,021	12,929
2005	1,587,865	1,802,296	1,988,208	2,106,964	2,172,586	2,184,684	2,184,684	2,184,684	2,184,684	2,184,684	13,386
2006	1,399,700	1,675,964	1,931,797	2,066,007	2,129,615	2,149,884	2,149,884	2,149,884	2,149,884		13,550
2007	1,405,750	1,678,806	1,897,761	1,858,594	1,877,986	1,892,217	1,892,217	1,919,236			13,830
2008	1,855,372	2,138,441	2,304,246	2,345,525	2,355,545	2,347,095	2,349,119				13,968
2009	1,472,781	1,986,865	2,184,153	2,327,230	2,475,541	2,489,751					13,755
2010	1,488,501	1,712,088	1,859,268	1,880,216	1,998,347						13,663
2011	1,726,043	2,086,095	2,324,830	2,380,789							14,041
2012	2,084,176	2,579,575	2,741,603								14,195
2013	2,088,092	2,926,814									14,182
2014	2,439,127						x`				14,279

x`

Selected Trend: 5.0%

Trended Incurred Losses

<u>Fiscal Accident</u>										
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>
2001										3,623,196
2002										3,635,452
2003							3,501,203	3,320,323	3,320,323	3,320,323
2004						3,134,251	3,150,316	3,477,785	3,477,914	3,477,914
2005					3,370,394	3,389,162	3,389,162	3,150,316	3,150,316	3,150,316
2006				3,052,433	3,146,411	3,176,358	3,176,358	3,389,162	3,389,162	3,389,162
2007			2,670,340	2,615,228	2,642,515	2,662,539	2,662,539	3,176,358	3,176,358	
2008		2,865,715	3,087,910	3,143,228	3,156,656	3,145,332	3,148,044	2,700,558		
2009	1,879,683	2,535,799	2,787,594	2,970,201	3,159,487	3,177,623				
2010	1,809,282	2,081,054	2,259,952	2,285,414	2,429,003					
2011	1,998,111	2,414,916	2,691,281	2,756,061						
2012	2,297,804	2,843,981	3,022,617							
2013	2,192,497	3,073,155								
2014	2,439,127									

Trended Additive Amounts per Exposure

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	47.700	15.907	-3.985	6.936	1.402	1.243	-1.875	0.000	0.976
3rd Prior	19.891	18.306	3.960	1.973	2.210	0.000	0.000	0.010	0.000
2nd Prior	29.685	13.094	13.276	0.961	1.448	0.000	0.000	0.000	0.000
1st Prior	38.477	19.683	1.864	13.761	-0.811	0.000	0.000	0.000	0.000
Latest	62.097	12.584	4.614	10.509	1.319	0.194	2.749	0.000	0.000
3 Year Weighted Average:	43.46	15.13	6.58	8.37	0.65	0.07	0.93	0.00	0.00
5 Year Weighted Average:	39.69	15.91	3.94	6.80	1.10	0.28	0.22	0.00	0.19
5 Year Excluding High/Low Outliers:	38.56	15.78	3.49	6.45	1.39	0.07	0.00	0.00	0.00
5 Year Excluding Outlier	39.69	15.91	3.94	6.80	1.10	0.28	0.22	0.00	0.19
Selected:	39.69	15.91	3.94	6.80	1.10	0.28	0.22	0.00	0.19

Selected Methodology Additive Method

Loss Development Period (months):	15 - 123	27 - 123	39 - 123	51 - 123	63 - 123
Additive Amt per Exp:	68.13	28.44	12.53	8.59	1.79

‡Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Property and Casualty Insurance Company

	<u>Trended</u> <u>Age-to-Ult</u> <u>Additive Amt</u>	<u>Earned</u>	<u>Trended</u>	<u>De-Trended</u>	<u>Incurred</u>	<u>Ultimate</u>
<u>Year</u>	<u>Per Exposure</u>	<u>Exposures</u>	<u>Losses Yet</u> <u>To Emerge</u>	<u>Losses Yet</u> <u>To Emerge</u>	<u>Loss & ALAE</u>	<u>Loss & ALAE</u>
2012	12.53	7,960	99,739	90,466	1,642,768	1,733,234
2013	28.44	8,595	244,442	232,802	2,160,819	2,393,621
2014	68.13	9,330	635,653	635,653	1,973,215	2,608,868

Allstate Insurance Group
Private Passenger Auto
District of Columbia

Calculation of Loss Development Factors

Property Damage

Incurred Losses †

Fiscal Accident											Earned
Year Ending 12/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months†	Exposures
2001	1,451,461	1,442,783	1,469,620	1,453,379	1,453,379	1,453,379	1,453,379	1,453,379	1,453,379	1,453,379	12,559
2002	1,424,104	1,356,492	1,389,558	1,410,252	1,414,701	1,414,701	1,414,701	1,414,701	1,414,701	1,414,701	12,521
2003	1,458,618	1,499,300	1,526,759	1,537,379	1,537,379	1,537,379	1,541,136	1,541,136	1,541,136	1,541,136	12,490
2004	1,610,777	1,629,516	1,653,390	1,686,682	1,672,051	1,672,051	1,672,051	1,672,051	1,672,051	1,672,051	12,929
2005	1,647,527	1,700,620	1,663,698	1,663,698	1,663,698	1,663,698	1,663,698	1,663,698	1,663,698	1,663,698	13,386
2006	1,559,718	1,545,588	1,559,651	1,567,971	1,568,635	1,568,635	1,575,609	1,575,609	1,575,609	1,575,560	13,550
2007	1,866,274	1,865,245	1,883,786	1,893,763	1,893,763	1,893,763	1,893,763	1,893,763	1,893,763		13,830
2008	1,973,767	2,111,675	2,096,584	2,118,692	2,099,651	2,079,651	2,079,559				13,968
2009	1,644,353	1,648,568	1,675,660	1,681,911	1,681,911	1,681,911					13,755
2010	1,897,594	1,965,763	1,983,361	1,984,902	1,984,831						13,663
2011	1,906,127	1,891,667	1,921,722	1,921,722							14,041
2012	1,725,116	1,827,080	1,821,670								14,195
2013	1,759,137	1,887,141									14,182
2014	2,223,703										14,279

Selected Trend:	2.0%
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Trended Incurred Losses

<u>Fiscal Accident</u>	<u>Vehicle Incident Dates</u>									
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>
2001									1,880,101	1,880,101
2002									1,794,183	1,794,183
2003							1,916,209	1,916,209	1,916,209	1,916,209
2004						2,038,221	2,038,221	2,038,221	2,038,221	2,038,221
2005					1,988,273	1,988,273	1,988,273	1,988,273	1,988,273	1,988,273
2006				1,837,128	1,837,906	1,837,906	1,846,077	1,846,077	1,846,020	
2007			2,163,878	2,175,338	2,175,338	2,175,338	2,175,338	2,175,338		
2008		2,378,089	2,361,094	2,385,991	2,364,548	2,342,025	2,341,921			
2009	1,815,499	1,820,152	1,850,064	1,856,966	1,856,966	1,856,810				
2010	2,054,017	2,127,805	2,146,854	2,148,522	2,148,445					
2011	2,022,797	2,007,452	2,039,347	2,039,347						
2012	1,794,811	1,900,894	1,895,265							
2013	1,794,320	1,924,884								
2014	2,223,703									

Trended Additive Amounts per Exposure

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	0.338	-1.217	0.829	0.057	0.000	0.000	0.000	0.000	0.000
3rd Prior	5.401	2.175	1.782	0.000	0.000	0.000	0.000	0.000	0.000
2nd Prior	-1.093	1.394	0.502	-1.535	0.000	0.603	0.000	0.000	0.000
1st Prior	7.473	2.272	0.122	0.000	-1.612	0.000	0.000	0.000	0.000
Latest	9.206	-0.397	0.000	-0.006	-0.011	-0.007	0.000	-0.004	0.000
<hr/>									
3 Year Weighted Average:	5.22	1.08	0.21	-0.52	-0.55	0.20	0.00	0.00	0.00
5 Year Weighted Average:	4.29	0.84	0.65	-0.30	-0.33	0.12	0.00	0.00	0.00
5 Year Excluding High/Low Outliers:	4.43	1.04	0.49	0.00	0.00	0.00	0.00	0.00	0.00
5 Year Excluding Outlier	4.29	0.84	0.65	-0.30	-0.33	0.12	0.00	0.00	0.00
Selected:	4.29	0.84	0.65	-0.30	-0.33	0.12	0.00	0.00	0.00

Selected Methodology	Additive Method
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Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Additive Amt per Exp:	5.27	0.98	0.14	-0.51	-0.21

‡Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Trended Age-to-Ult Additive Amt Per Exposure</u>	<u>Earned Exposures</u>	<u>Trended Losses Yet To Emerge</u>	<u>De-Trended Losses Yet To Emerge</u>	<u>Incurred Loss & ALAE</u>	<u>Ultimate Loss & ALAE</u>
2013	0.98	8,595	8,423	8,258	1,374,242	1,382,500
2014	5.27	9,330	49,169	49,169	1,772,180	1,821,349

Allstate Insurance Group
Private Passenger Auto
District of ColumbiaCalculation of Loss Development Factors
Medical

Incurred Losses †

Fiscal Accident											Earned
Year Ending 12/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months†	Exposures
2001	80,333	105,848	143,972	193,972	184,890	184,890	184,890	184,890	184,890	184,890	8,523
2002	137,522	111,951	162,570	155,825	144,328	144,328	144,328	144,328	144,924	145,021	8,093
2003	80,870	110,988	104,397	119,348	124,795	124,795	124,795	104,795	104,795	104,795	7,977
2004	138,793	160,392	135,413	123,434	123,434	126,651	126,651	126,651	126,651	126,651	8,084
2005	205,407	250,000	276,349	303,143	303,143	242,861	242,861	240,465	240,465	240,465	8,184
2006	198,105	193,427	125,107	125,107	124,690	124,690	124,690	124,690	124,690		8,061
2007	221,524	209,153	250,289	250,289	150,289	130,289	130,289	130,289			8,014
2008	450,364	462,238	474,752	490,208	490,048	490,048	490,048				7,824
2009	291,987	352,890	344,948	348,583	348,583	348,583					7,542
2010	152,920	208,205	211,356	211,356	211,356						7,254
2011	97,540	115,519	129,710	132,294							6,930
2012	165,461	157,997	205,615								6,678
2013	159,994	145,623									6,530
2014	225,958										6,375

Selected Trend: 2.0%

Trended Incurred Losses

Fiscal Accident										
Year Ending 12/31	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
2001									239,175	239,175
2002								183,043	183,799	183,922
2003							155,167	130,299	130,299	130,299
2004						154,387	154,387	154,387	154,387	154,387
2005					362,284	290,241	290,241	287,378	287,378	287,378
2006				146,583	146,094	146,094	146,094	146,094	146,094	
2007			287,503	172,635	172,635	149,661	149,661	149,661		
2008		520,555	534,648	552,054	551,874	551,874	551,874			
2009	322,377	389,619	380,850	384,864	384,864	384,864				
2010	165,526	225,368	228,779	228,779	228,779					
2011	103,510	122,590	137,649	140,391						
2012	172,146	164,380	213,922							
2013	163,194	148,535								
2014	225,958									

Trended Additive Amounts per Exposure

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	8.916	1.801	-14.333	-0.061	-8.803	0.000	-3.117	0.093	0.000
3rd Prior	8.250	-1.163	2.225	0.000	0.000	0.000	0.000	0.000	0.015
2nd Prior	2.753	0.470	0.532	-0.023	-2.867	0.000	-0.350	0.000	0.000
1st Prior	-1.163	2.173	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Latest	-2.245	7.419	0.396	0.000	0.000	0.000	0.000	0.000	0.000
3 Year Weighted Average:	-0.17	3.26	0.31	-0.01	-0.98	0.00	-0.12	0.00	0.00
5 Year Weighted Average:	3.54	2.02	-2.41	-0.02	-2.40	0.00	-0.69	0.02	0.00
5 Year Excluding High/Low Outliers:	3.41	1.48	0.31	-0.01	-0.98	0.00	-0.12	0.00	0.00
5 Year Excluding Outlier	3.54	2.02	-2.41	-0.02	-2.40	0.00	-0.69	0.02	0.00
Selected:	3.54	2.02	-2.41	-0.02	-2.40	0.00	-0.69	0.02	0.00

Selected Methodology Additive Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Additive Amt per Exp:	0.06	-3.48	-5.50	-3.09	-3.07

‡Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Trended Age-to-Ult Additive Amt Per Exposure</u>	<u>Earned Exposures</u>	<u>Trended Losses Yet To Emerge</u>	<u>De-Trended Losses Yet To Emerge</u>	<u>Incurred Loss & ALAE</u>	<u>Ultimate Loss & ALAE</u>
2012	-5.50	2,625	-14,438	-13,877	31,678	17,801
2013	-3.48	2,873	-9,998	-9,802	61,072	51,270
2014	0.06	3,105	186	186	121,037	121,223

Allstate Insurance Group
Private Passenger Auto
District of ColumbiaCalculation of Loss Development Factors
Uninsured / Underinsured Motorist

Incurred Losses †

<u>Fiscal Accident</u>												Earned
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>	<u>Exposures</u>	
2001	359,971	466,678	500,139	537,003	537,800	546,878	546,878	549,878	549,878	549,878	12,561	
2002	384,484	397,925	379,483	384,823	383,903	382,658	384,653	382,403	381,578	380,603	12,522	
2003	700,981	711,476	701,508	726,736	739,986	747,936	750,236	750,236	750,236	750,236	12,491	
2004	529,675	450,642	458,778	575,302	600,537	600,387	600,387	600,387	600,387	600,387	12,929	
2005	495,782	649,860	654,809	713,598	737,960	737,960	737,960	737,960	737,960	737,960	13,384	
2006	450,475	479,575	516,266	535,715	581,610	598,410	598,045	598,045	598,045		13,550	
2007	540,601	751,555	758,893	748,537	782,442	782,155	782,155	782,155			13,829	
2008	568,826	617,554	646,857	665,839	654,986	657,108	657,108				13,964	
2009	450,577	717,697	719,873	719,544	720,751	720,751					13,753	
2010	581,587	582,984	580,501	580,426	580,426						13,663	
2011	596,277	622,202	627,250	634,468							14,040	
2012	468,467	617,526	675,391								14,194	
2013	940,318	940,880									14,180	
2014	724,671										14,278	

Selected Trend: 3.0%

Trended Incurred Losses

<u>Fiscal Accident</u>	<u>Periods Included in Losses</u>									
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>
2001									807,514	807,514
2002								545,215	544,039	542,649
2003							1,038,502	1,038,502	1,038,502	1,038,502
2004						806,870	806,870	806,870	806,870	806,870
2005					962,870	962,870	962,870	962,870	962,870	962,870
2006				678,628	736,766	758,048	757,586	757,586	757,586	
2007			933,343	920,606	962,305	961,952	961,952	961,952		
2008		737,392	772,381	795,047	782,088	784,621	784,621			
2009	522,342	832,008	834,530	834,149	835,548	835,548				
2010	654,581	656,154	653,359	653,275	653,275					
2011	651,568	679,897	685,413	693,300						
2012	496,997	655,133	716,522							
2013	968,528	969,106								
2014	724,671									

Trended Additive Amounts per Exposure

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	22.516	2.506	-0.921	4.291	0.000	0.000	0.000	-0.094	0.000
3rd Prior	0.115	0.183	1.623	3.015	1.571	0.000	0.000	0.000	-0.111
2nd Prior	2.018	-0.205	-0.028	-0.928	-0.026	-0.034	0.000	0.000	0.000
1st Prior	11.141	0.393	-0.006	0.102	0.181	0.000	0.000	0.000	0.000
Latest	0.041	4.325	0.562	0.000	0.000	0.000	0.000	0.000	0.000
3 Year Weighted Average:	4.41	1.53	0.18	-0.28	0.05	-0.01	0.00	0.00	0.00
5 Year Weighted Average:	7.14	1.46	0.25	1.28	0.34	-0.01	0.00	-0.02	-0.02
5 Year Excluding High/Low Outliers:	4.49	1.03	0.18	1.04	0.06	0.00	0.00	0.00	0.00
5 Year Excluding Outlier	7.14	1.46	0.25	1.28	0.34	-0.01	0.00	-0.02	-0.02
Selected:	7.14	1.46	0.25	1.28	0.34	-0.01	0.00	-0.02	-0.02

Selected Methodology Additive Method

Loss Development Period (months): 15 - 123 27 - 123 39 - 123 51 - 123 63 - 123

Additive Amt per Exp: 10.42 3.28 1.82 1.57 0.29

‡Includes ALAE

‡Includes supplemental reserves in addition to case reserves

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Trended Age-to-Ult Additive Amt Per Exposure</u>	<u>Earned Exposures</u>	<u>Trended Losses Yet To Emerge</u>	<u>De-Trended Losses Yet To Emerge</u>	<u>Incurred Loss & ALAE</u>	<u>Ultimate Loss & ALAE</u>
2012	1.82	7,959	14,485	13,654	532,260	545,914
2013	3.28	8,594	28,188	27,367	765,009	792,376
2014	10.42	9,329	97,208	97,208	603,041	700,249

Allstate Insurance Group
Private Passenger Auto
District of Columbia

Calculation of Loss Development Factors
Disability Income Benefits

Incurred Losses †

<u>Fiscal Accident</u>												Earned
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>Exposures</u>	
2001	33,375	46,453	46,453	70,453	70,453	70,453	70,453	70,453	70,453	70,453	70,453	5,875
2002	23,601	24,632	26,588	24,588	24,588	24,588	24,588	24,588	24,588	24,588	24,588	5,445
2003	17,425	18,496	18,496	18,496	18,496	18,496	18,496	18,496	18,496	18,496	18,169	5,014
2004	28,314	28,314	28,314	28,314	27,314	27,314	27,314	27,314	27,314	27,314	27,314	4,757
2005	21,100	20,600	20,600	20,600	20,600	20,600	20,600	20,600	20,600	20,600	20,600	4,544
2006	8,424	16,660	16,567	16,567	16,567	16,567	16,567	16,567	16,567	16,567		4,346
2007	6,565	6,565	6,565	6,065	6,065	6,065	5,065	5,065				4,186
2008	26,053	29,461	35,461	35,461	35,461	35,461	35,461					3,953
2009	22,725	24,245	20,886	20,886	20,886	20,886						3,717
2010	4,358	4,806	4,806	4,806	4,806							3,502
2011	3,945	3,844	10,402	10,402								3,329
2012	1,840	1,840	1,840									3,128
2013	21,697	28,933										3,010
2014	5,872											2,917

Selected Trend: 0.0%

Trended Paid Losses

<u>Fiscal Accident</u>											
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	
2001										70,453	70,453
2002								24,588	24,588	24,588	24,588
2003							18,496	18,496	18,496	18,169	18,169
2004						27,314	27,314	27,314	27,314	27,314	27,314
2005					20,600	20,600	20,600	20,600	20,600	20,600	20,600
2006				16,567	16,567	16,567	16,567	16,567	16,567	16,567	
2007			6,565	6,065	6,065	6,065	5,065	5,065			
2008		29,461	35,461	35,461	35,461	35,461	35,461				
2009	22,725	24,245	20,886	20,886	20,886	20,886					
2010	4,358	4,806	4,806	4,806	4,806						
2011	3,945	3,844	10,402	10,402							
2012	1,840	1,840	1,840								
2013	21,697	28,933									
2014	5,872										

Trended Additive Amounts per Exposure

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	0.409	1.518	-0.119	0.000	0.000	0.000	0.000	0.000	0.000
3rd Prior	0.128	-0.904	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2nd Prior	-0.030	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.065
1st Prior	0.000	1.970	0.000	0.000	0.000	-0.239	0.000	0.000	0.000
Latest	2.404	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3 Year Weighted Average:	0.75	0.66	0.00	0.00	0.00	-0.08	0.00	0.00	-0.02
5 Year Weighted Average:	0.55	0.52	-0.03	0.00	0.00	-0.05	0.00	0.00	-0.01
5 Year Excluding High/Low Outliers:	0.19	0.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Year Excluding Outlier	0.55	0.52	-0.03	0.00	0.00	-0.05	0.00	0.00	-0.01
Selected:	0.55	0.52	-0.03	0.00	0.00	-0.05	0.00	0.00	-0.01

Selected Methodology Additive Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Additive Amt per Exp:	0.98	0.43	-0.09	-0.06	-0.06

†Includes ALAE

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Trended Age-to-Ult Additive Amt Per Exposure</u>	<u>Earned Exposures</u>	<u>Trended Losses Yet To Emerge</u>	<u>De-Trended Losses Yet To Emerge</u>	<u>Incurred Loss & ALAE</u>	<u>Ultimate Loss & ALAE</u>
2012	-0.09	840	-76	-76	1,840	1,764
2013	0.43	961	413	413	387	800
2014	0.98	1,087	1,065	1,065	0	1,065

Allstate Insurance Group
Private Passenger Auto
District of Columbia

Calculation of Loss Development Factors
Collision

Paid Losses †

<u>Fiscal Accident</u>											Earned
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>Exposures</u>
2001	2,090,122	2,020,025	2,011,017	2,010,458	2,012,598	2,012,598	2,012,598	2,012,598	2,012,598	2,012,598	9,410
2002	1,894,559	1,822,826	1,826,522	1,826,427	1,826,427	1,826,427	1,826,715	1,826,715	1,826,715	1,826,715	9,316
2003	2,048,683	1,999,807	1,989,852	1,989,578	1,988,931	1,989,015	1,989,015	1,987,305	1,987,025	1,986,221	9,301
2004	1,949,985	1,840,124	1,829,408	1,829,408	1,829,408	1,829,408	1,830,355	1,830,355	1,830,355	1,830,355	9,568
2005	2,092,621	2,012,927	2,014,266	2,013,836	2,014,337	2,014,276	2,014,276	2,014,276	2,014,386	2,014,366	9,780
2006	1,999,330	1,918,817	1,922,002	1,921,754	1,924,003	1,923,844	1,923,904	1,923,904	1,923,744		9,822
2007	2,448,075	2,428,235	2,431,721	2,431,290	2,430,503	2,428,680	2,428,642	2,427,679			9,991
2008	2,407,546	2,239,096	2,229,004	2,224,679	2,224,679	2,224,829	2,224,546				10,011
2009	1,915,372	1,881,819	1,883,952	1,882,720	1,882,003	1,881,346					9,726
2010	2,094,618	2,089,858	2,076,821	2,076,633	2,074,961						9,460
2011	2,292,228	2,211,929	2,208,083	2,206,310							9,618
2012	2,156,700	2,080,782	2,072,949								9,664
2013	2,405,167	2,309,282									9,638
2014	2,483,540										9,588

Selected Trend: 1.0%

Trended Paid Losses

<u>Fiscal Accident</u>										
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2001									2,290,524	2,290,524
2002								2,058,388	2,058,388	2,058,388
2003							2,219,081	2,217,173	2,216,861	2,215,964
2004						2,020,805	2,021,851	2,021,851	2,021,851	2,021,851
2005					2,203,051	2,202,984	2,202,984	2,203,104	2,203,104	2,203,082
2006				2,080,984	2,083,420	2,083,247	2,083,312	2,083,312	2,083,139	
2007			2,607,134	2,606,672	2,605,828	2,603,874	2,603,833	2,602,800		
2008		2,376,846	2,366,133	2,361,542	2,361,542	2,361,701	2,361,400			
2009	2,013,075	1,977,811	1,980,052	1,978,758	1,978,004	1,977,314				
2010	2,179,668	2,174,715	2,161,148	2,160,953	2,159,213					
2011	2,361,685	2,278,953	2,274,990	2,273,163						
2012	2,200,050	2,122,606	2,114,615							
2013	2,429,219	2,332,375								
2014	2,483,540									

Trended Additive Amounts per Exposure

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	-3.626	-1.070	-0.046	0.248	-0.007	0.109	-0.205	0.000	0.000
3rd Prior	-0.524	0.230	-0.459	-0.084	-0.018	0.000	0.000	-0.034	0.000
2nd Prior	-8.602	-1.434	-0.133	0.000	-0.196	0.007	0.012	0.000	-0.096
1st Prior	-8.014	-0.412	-0.021	-0.078	0.016	-0.004	0.000	0.000	0.000
Latest	-10.048	-0.827	-0.190	-0.184	-0.071	-0.030	-0.103	-0.018	-0.002
3 Year Weighted Average:	-8.89	-0.89	-0.12	-0.09	-0.08	-0.01	-0.03	-0.01	-0.03
5 Year Weighted Average:	-6.18	-0.70	-0.17	-0.02	-0.06	0.02	-0.06	-0.01	-0.02
5 Year Excluding High/Low Outliers:	-6.74	-0.77	-0.12	-0.05	-0.03	0.00	-0.04	-0.01	0.00
5 Year Excluding Outlier	-6.18	-0.70	-0.17	-0.02	-0.06	0.02	-0.06	-0.01	-0.02
Selected:	-6.18	-0.70	-0.17	-0.02	-0.06	0.02	-0.06	-0.01	-0.02

Selected Methodology Additive Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Additive Amt per Exp:	-7.20	-1.02	-0.32	-0.15	-0.13

†Includes ALAE

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Trended</u> <u>Age-to-Ult</u> <u>Additive Amt</u> <u>Per Exposure</u>	<u>Earned</u> <u>Exposures</u>	<u>Trended</u> <u>Losses Yet</u> <u>To Emerge</u>	<u>De-Trended</u> <u>Losses Yet</u> <u>To Emerge</u>	<u>Paid</u> <u>Loss & ALAE</u>	<u>Ultimate</u> <u>Loss & ALAE</u>
2013	-1.02	5,498	-5,608	-5,552	1,612,686	1,607,134
2014	-7.20	5,927	-42,674	-42,674	1,809,014	1,766,340

Allstate Insurance Group
Private Passenger Auto
District of Columbia

Calculation of Loss Development Factors
Comprehensive
Paid Losses †

<u>Fiscal Accident</u>											Earned
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	<u>Exposures</u>
2001	1,023,716	1,033,316	1,030,266	1,030,115	1,033,642	1,033,642	1,033,642	1,033,642	1,033,642	1,033,642	10,034
2002	972,492	970,927	967,888	967,888	968,149	968,237	968,237	968,237	968,237	968,237	9,934
2003	1,030,465	1,015,113	1,015,855	1,015,878	1,015,878	1,015,878	1,015,878	1,015,878	1,015,878	1,015,878	9,903
2004	932,998	943,891	945,140	945,140	946,004	946,004	946,004	946,004	946,004	946,004	10,187
2005	817,883	796,115	797,896	798,630	798,769	798,769	798,769	798,839	798,839	798,839	10,433
2006	682,060	718,053	718,449	719,142	719,142	719,102	718,879	718,879	718,879		10,475
2007	827,995	853,830	853,190	853,190	853,190	853,115	853,115				10,640
2008	777,735	813,980	810,867	810,867	811,148	810,565	810,565				10,672
2009	820,425	824,016	826,265	828,005	828,159	828,259					10,404
2010	686,155	670,053	669,860	670,207	670,207						10,176
2011	756,816	763,159	766,368	761,206							10,343
2012	713,932	715,109	716,755								10,447
2013	639,852	639,449									10,472
2014	720,871										10,474

Selected Trend: -2.0%

Trended Paid Losses

<u>Fiscal Accident</u>										
<u>Year Ending 12/31</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2001									794,894	794,894
2002								759,792	759,792	759,792
2003							813,445	813,445	813,445	813,445
2004						772,954	772,954	772,954	772,954	772,954
2005					665,972	665,972	665,972	666,030	666,030	666,030
2006				611,819	611,819	611,785	611,596	611,596	611,596	
2007			740,676	740,676	740,676	740,611	740,611			
2008		721,058	718,300	718,300	718,549	718,033	718,033			
2009	741,599	744,845	746,878	748,451	748,590	748,681				
2010	632,888	618,036	617,858	618,178	618,178					
2011	712,309	718,279	721,299	716,441						
2012	685,660	686,791	688,372							
2013	627,055	626,660								
2014	720,871									

Trended Additive Amounts per Exposure

<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	0.312	-0.258	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3rd Prior	-1.460	0.195	0.000	0.000	-0.003	0.000	0.000	0.000	0.000
2nd Prior	0.577	-0.017	0.151	0.023	-0.006	-0.018	0.006	0.000	0.000
1st Prior	0.108	0.292	0.031	0.013	-0.048	0.000	0.000	0.000	0.000
Latest	-0.038	0.151	-0.470	0.000	0.009	0.000	0.000	0.000	0.000
3 Year Weighted Average:	0.21	0.14	-0.10	0.01	-0.02	-0.01	0.00	0.00	0.00
5 Year Weighted Average:	-0.09	0.07	-0.06	0.01	-0.01	0.00	0.00	0.00	0.00
5 Year Excluding High/Low Outliers:	0.13	0.11	0.01	0.00	0.00	0.00	0.00	0.00	0.00
5 Year Excluding Outlier	-0.09	0.07	-0.06	0.01	-0.01	0.00	0.00	0.00	0.00
Selected:	-0.09	0.07	-0.06	0.01	-0.01	0.00	0.00	0.00	0.00

Selected Methodology Additive Method

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>	<u>39 - 123</u>	<u>51 - 123</u>	<u>63 - 123</u>
Additive Amt per Exp:	-0.08	0.01	-0.06	0.00	-0.01

†Includes ALAE

Allstate Property and Casualty Insurance Company

<u>Year</u>	<u>Trended Age-to-Ult Additive Amt Per Exposure</u>	<u>Earned Exposures</u>	<u>Trended Losses Yet To Emerge</u>	<u>De-Trended Losses Yet To Emerge</u>	<u>Paid Loss & ALAE</u>	<u>Ultimate Loss & ALAE</u>
2012	-0.06	5,434	-326	-339	392,964	392,625
2013	0.01	5,971	60	61	442,521	442,582
2014	-0.08	6,475	-518	-518	481,193	480,675

Allstate Property and Casualty Insurance Company
Private Passenger Auto
District of Columbia

Ultimate Losses & ALAE

<u>Coverage</u>	<u>Year</u>	<u>Ultimate Losses & ALAE</u>		
		<u>Link Ratio</u> <u>Estimate</u>	<u>Additive</u> <u>Estimate</u>	<u>Selected</u>
Bodily Injury	2012	1,746,262	1,733,234	1,740,000
Bodily Injury	2013	2,500,068	2,393,621	2,447,000
Bodily Injury	2014	2,898,653	2,608,868	2,754,000
Property Damage	2013	1,383,862	1,382,500	1,383,000
Property Damage	2014	1,843,067	1,821,349	1,832,000
Medical	2012	30,506	17,801	24,000
Medical	2013	62,049	51,270	57,000
Medical	2014	137,135	121,223	129,000
Uninsured / Underinsured Motorist	2012	543,437	545,914	545,000
Uninsured / Underinsured Motorist	2013	795,609	792,376	794,000
Uninsured / Underinsured Motorist	2014	703,146	700,249	702,000
Collision	2013	1,606,235	1,607,134	1,607,000
Collision	2014	1,754,744	1,766,340	1,761,000
Comprehensive	2012	392,571	392,625	393,000
Comprehensive	2013	442,521	442,582	443,000
Comprehensive	2014	480,231	480,675	480,000
Disability Income Benefits	2012	1,746	1,764	2,000
Disability Income Benefits	2013	497	800	1,000
Disability Income Benefits	2014	0	1,065	1,000

ALLSTATE INSURANCE GROUP*

**Countrywide Expense Experience
Unallocated Loss Adjustment Expense (Adjusting and Other Expense) Factors****

2011, 2012 & 2013

	<u>2011 - 2013</u>
1. Direct Losses and Allocated Loss Adjustment Expense Incurred excluding Earthquake and Hurricane Losses	\$ 41,778,864
2. Direct Unallocated Loss Adjustment Expense Incurred excluding Earthquake and Hurricane	\$ 6,165,245
3. Ratio (2)/(1)	0.148
4. Proposed Provision	0.148

* Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company
Allstate County Mutual Insurance Company, Allstate Fire & Casualty, Northbrook Indemnity,
Allstate Vehicle & Property Insurance Company, and Allstate Texas Lloyds.

** Includes Personal Property Lines and Private Passenger Automobile Insurance

(000 Omitted)

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Calculation of Pure Premium Trend Factor

<u>Coverage</u>	<u>Selected Annual Pure Premium Impacts</u>	
	<u>Historical</u>	<u>Projected</u>
Bodily Injury	6.00%	6.00%
Property Damage	8.00	8.00
Medical	3.00	3.00
Uninsured / Underinsured Motorist	0.00	0.00
Disability Income Benefits	0.00	0.00
Collision	5.00	5.00
Comprehensive	0.00	0.00

	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	7/1/2016	7/1/2016	7/1/2016
2) Mid-Point of Current Year's Experience Period	6/30/2014	6/30/2014	6/30/2014
3) Experience Period Ended	12/31/2012	12/31/2013	12/31/2014
4) Midpoint of Experience Period	6/30/2012	6/30/2013	6/30/2014
5) Historical: Number of Years from (4) to (2)	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.003	2.003	2.003

Calculation of Trend Factors

(a) Historical Pure Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)

(b) Projected Pure Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)

(c) Factor to Adjust Losses for Pure Premium Trend = (a) x (b)

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Loss Trends - Pure Premium
Bodily Injury

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
			24 pt.	12 pt.	8 pt.
06/09	\$187.29	6.37 %	\$162.25		
09/09	182.60	-11.04	165.30		
12/09	194.20	11.12	168.41		
03/10	181.36	-1.02	171.59		
06/10	159.62	-14.77	174.82		
09/10	169.83	-6.99	178.11		
12/10	165.27	-14.90	181.46		
03/11	184.65	1.81	184.88		
06/11	199.30	24.86	188.36		
09/11	195.18	14.93	191.90		
12/11	174.25	5.43	195.52		
03/12	158.62	-14.10	199.20		
06/12	195.22	-2.05	202.95	\$184.65	
09/12	194.73	-0.23	206.77	191.56	
12/12	230.64	32.36	210.66	198.74	
03/13	222.91	40.53	214.63	206.18	
06/13	208.76	6.94	218.67	213.91	\$178.93
09/13	203.91	4.71	222.79	221.92	193.27
12/13	159.59	-30.81	226.98	230.23	208.77
03/14	216.53	-2.86	231.26	238.86	225.50
06/14	233.67	11.93	235.61	247.80	243.58
09/14	281.64	38.12	240.05	257.09	263.10
12/14	311.93	95.46	244.57	266.72	284.19
03/15	301.43	39.21	249.17	276.71	306.97
Regression			24 pt.	12 pt.	8 pt.
Avg Annual Percent Change Based on Best Fit:			7.75%	15.85%	36.13%
Countrywide					
Avg Annual Percent Change Based on Best Fit:			3.27%	3.05%	4.29%
State Credibility based on 284 Paid Claims					
In Year Ending 3/2015:			16%	16%	16%
Credibility Weighted Annual Trend:			3.99%	5.10%	9.38%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of ColumbiaLoss Trends - Pure Premium
Property Damage

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
			24 pt.	12 pt.	8 pt.
06/09	\$191.70	-14.03 %	\$180.86		
09/09	186.34	-9.81	179.98		
12/09	173.97	-14.03	179.10		
03/10	162.35	-22.53	178.22		
06/10	181.81	-5.16	177.35		
09/10	188.99	1.42	176.49		
12/10	208.21	19.68	175.62		
03/11	197.30	21.53	174.77		
06/11	174.75	-3.88	173.91		
09/11	170.38	-9.85	173.06		
12/11	149.64	-28.13	172.22		
03/12	157.30	-20.27	171.38		
06/12	172.82	-1.10	170.54	\$153.32	
09/12	164.04	-3.72	169.71	155.27	
12/12	161.49	7.92	168.88	157.25	
03/13	150.95	-4.04	168.05	159.26	
06/13	142.69	-17.43	167.23	161.29	\$143.74
09/13	154.45	-5.85	166.42	163.34	149.65
12/13	161.08	-0.25	165.60	165.42	155.80
03/14	159.10	5.40	164.79	167.53	162.21
06/14	163.37	14.49	163.99	169.67	168.88
09/14	165.17	6.94	163.19	171.83	175.83
12/14	182.59	13.35	162.39	174.02	183.06
03/15	202.39	27.21	161.60	176.24	190.59
Regression			24 pt.	12 pt.	8 pt.
Avg Annual Percent Change Based on Best Fit:			-1.94%	5.20%	17.49%
Countrywide					
Avg Annual Percent Change Based on Best Fit:			1.89%	2.80%	4.69%
State Credibility based on 714 Paid Claims					
In Year Ending 3/2015:			26%	26%	26%
Credibility Weighted Annual Trend:			0.89%	3.42%	8.02%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of ColumbiaLoss Trends - Pure Premium
Medical

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium	Annual Change	24 pt.	12 pt.	8 pt.
06/09	\$56.19	-50.42 %	\$39.49		
09/09	57.86	76.46	38.01		
12/09	65.90	82.90	36.59		
03/10	17.57	-83.64	35.22		
06/10	33.20	-40.91	33.90		
09/10	42.44	-26.65	32.63		
12/10	36.42	-44.73	31.41		
03/11	27.06	54.01	30.24		
06/11	37.11	11.78	29.10		
09/11	29.47	-30.56	28.01		
12/11	22.96	-36.96	26.97		
03/12	23.19	-14.30	25.96		
06/12	14.23	-61.65	24.98	\$12.23	
09/12	13.48	-54.26	24.05	13.21	
12/12	13.81	-39.85	23.15	14.27	
03/13	13.86	-40.23	22.28	15.41	
06/13	13.49	-5.20	21.45	16.65	\$15.77
09/13	19.79	46.81	20.65	17.98	17.28
12/13	19.25	39.39	19.87	19.43	18.93
03/14	21.44	54.69	19.13	20.98	20.75
06/14	24.95	84.95	18.41	22.66	22.74
09/14	22.72	14.81	17.72	24.48	24.91
12/14	26.43	37.30	17.06	26.44	27.30
03/15	29.99	39.88	16.42	28.56	29.92
Regression			24 pt.	12 pt.	8 pt.
Avg Annual Percent Change Based on Best Fit:			-14.15%	36.12%	44.21%
Countrywide					
Avg Annual Percent Change Based on Best Fit:			-0.11%	0.06%	4.79%
State Credibility based on 21 Paid Claims					
In Year Ending 3/2015:			4%	4%	4%
Credibility Weighted Annual Trend:			-0.67%	1.50%	6.37%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Loss Trends - Pure Premium
Uninsured / Underinsured Motorist

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium	Annual Change	24 pt.	12 pt.	8 pt.
06/09	\$38.72	-3.22 %	\$45.97		
09/09	33.63	-28.08	46.97		
12/09	42.29	12.09	48.00		
03/10	39.89	-15.18	49.05		
06/10	45.38	17.20	50.12		
09/10	60.94	81.21	51.21		
12/10	67.13	58.74	52.33		
03/11	83.58	109.53	53.47		
06/11	83.40	83.78	54.64		
09/11	77.13	26.57	55.83		
12/11	79.97	19.13	57.05		
03/12	63.60	-23.91	58.30		
06/12	60.79	-27.11	59.57	\$45.22	
09/12	50.47	-34.57	60.87	47.78	
12/12	37.95	-52.54	62.20	50.48	
03/13	35.55	-44.10	63.56	53.34	
06/13	40.97	-32.60	64.95	56.35	\$62.96
09/13	61.64	22.13	66.36	59.54	65.23
12/13	85.05	124.11	67.81	62.90	67.59
03/14	96.53	171.53	69.29	66.46	70.03
06/14	96.77	136.20	70.81	70.22	72.56
09/14	85.36	38.48	72.35	74.19	75.18
12/14	63.61	-25.21	73.93	78.38	77.89
03/15	61.20	-36.60	75.55	82.82	80.71
Regression			24 pt.	12 pt.	8 pt.
Avg Annual Percent Change Based on Best Fit:			9.02%	24.61%	15.25%
Countrywide					
Avg Annual Percent Change Based on Best Fit:			-2.71%	5.03%	12.85%
State Credibility based on 355 Paid Claims					
In Year Ending 3/2015:			18%	18%	18%
Credibility Weighted Annual Trend:			-0.60%	8.55%	13.28%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of ColumbiaLoss Trends - Pure Premium
Disability Income Benefits

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium	Annual Change	24 pt.	12 pt.	8 pt.
06/09	\$6.25	2,303.85 %	\$.79		
09/09	6.07	0.00	.72		
12/09	2.54	-41.74	.65		
03/10	.00	-100.00	.59		
06/10	.00	-100.00	.54		
09/10	.69	-88.63	.49		
12/10	.67	-73.62	.45		
03/11	1.23	0.00	.41		
06/11	1.17	0.00	.37		
09/11	.70	1.45	.34		
12/11	.68	1.49	.31		
03/12	.32	-73.98	.28		
06/12	.33	-71.79	.25	\$25.92	
09/12	2.40	242.86	.23	11.31	
12/12	2.36	247.06	.21	4.94	
03/13	2.14	568.75	.19	2.15	
06/13	2.32	603.03	.17	.94	\$107.56
09/13	11.60	383.33	.16	.41	15.37
12/13	11.18	373.73	.14	.18	2.20
03/14	10.85	407.01	.13	.08	.31
06/14	11.98	416.38	.12	.03	.04
09/14	-2.16	-118.62	.11	.01	.01
12/14	-2.08	-118.60	.10	.01	.00
03/15	-1.99	-118.34	.09	.00	.00
Regression			24 pt.	12 pt.	8 pt.
Avg Annual Percent Change Based on Best Fit:			-31.54%	-96.37%	-99.96%
Countrywide					
Avg Annual Percent Change Based on Best Fit:			-5.60%	-22.92%	-38.01%
State Credibility based on -01 Paid Claims					
In Year Ending 3/2015:			0%	0%	0%
Credibility Weighted Annual Trend:			-5.60%	-22.92%	-38.01%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of ColumbiaLoss Trends - Pure Premium
Collision

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium	Annual Change	24 pt.	12 pt.	8 pt.
06/09	\$320.29	0.68 %	\$244.69		
09/09	262.48	-13.37	246.48		
12/09	233.29	-18.98	248.28		
03/10	222.08	-28.54	250.09		
06/10	183.91	-42.58	251.92		
09/10	233.34	-11.10	253.76		
12/10	290.82	24.66	255.61		
03/11	288.96	30.12	257.48		
06/11	275.67	49.89	259.36		
09/11	267.38	14.59	261.26		
12/11	236.51	-18.67	263.17		
03/12	269.88	-6.60	265.09		
06/12	279.37	1.34	267.02	\$261.60	
09/12	265.73	-0.62	268.97	264.53	
12/12	291.24	23.14	270.94	267.49	
03/13	248.87	-7.78	272.92	270.48	
06/13	238.70	-14.56	274.91	273.51	\$257.50
09/13	251.84	-5.23	276.92	276.57	264.22
12/13	298.44	2.47	278.94	279.66	271.13
03/14	288.42	15.89	280.98	282.79	278.21
06/14	303.62	27.20	283.03	285.96	285.48
09/14	309.99	23.09	285.10	289.16	292.94
12/14	271.03	-9.18	287.18	292.40	300.59
03/15	301.46	4.52	289.28	295.67	308.44
Regression			24 pt.	12 pt.	8 pt.
Avg Annual Percent Change Based on Best Fit:			2.95%	4.55%	10.87%
Countrywide					
Avg Annual Percent Change Based on Best Fit:			1.62%	3.84%	4.88%
State Credibility based on 694 Paid Claims					
In Year Ending 3/2015:			26%	26%	26%
Credibility Weighted Annual Trend:			1.97%	4.02%	6.44%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of ColumbiaLoss Trends - Pure Premium
Comprehensive

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium	Annual Change	24 pt.	12 pt.	8 pt.
06/09	\$117.04	8.02 %	\$97.27		
09/09	93.00	-19.92	95.95		
12/09	90.86	-20.75	94.65		
03/10	91.80	-5.44	93.37		
06/10	73.00	-37.63	92.10		
09/10	88.81	-4.51	90.85		
12/10	98.26	8.14	89.62		
03/11	100.16	9.11	88.40		
06/11	92.11	26.18	87.20		
09/11	85.15	-4.12	86.02		
12/11	83.96	-14.55	84.85		
03/12	85.83	-14.31	83.70		
06/12	97.13	5.45	82.57	\$77.76	
09/12	90.82	6.66	81.45	77.41	
12/12	74.92	-10.77	80.34	77.06	
03/13	64.44	-24.92	79.25	76.71	
06/13	57.40	-40.90	78.18	76.37	\$64.45
09/13	64.63	-28.84	77.12	76.02	66.91
12/13	67.07	-10.48	76.07	75.68	69.47
03/14	82.80	28.49	75.04	75.34	72.13
06/14	84.93	47.96	74.02	75.00	74.89
09/14	86.25	33.45	73.02	74.66	77.76
12/14	85.58	27.60	72.03	74.32	80.73
03/15	65.94	-20.36	71.05	73.99	83.82
Regression			24 pt.	12 pt.	8 pt.
Avg Annual Percent Change Based on Best Fit:			-5.32%	-1.79%	16.21%
Countrywide					
Avg Annual Percent Change Based on Best Fit:			-0.89%	1.25%	2.78%
State Credibility based on 371 Paid Claims					
In Year Ending 3/2015:			19%	19%	19%
Credibility Weighted Annual Trend:			-1.73%	0.67%	5.33%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of ColumbiaCatastrophe Insurance Losses
Comprehensive

Calendar Year	DC Private Passenger Auto Allstate Insurance Group*		Incurred Losses	Percentage Catastrophe
	Total Incurred Losses	Catastrophe Losses	Excluding Catastrophes	Losses
1990	\$1,082,952	\$8,549	\$1,074,403	
1991	1,066,973	-634	1,067,607	
1992	1,421,712	2,177	1,419,535	
1993	1,407,570	3,813	1,403,757	
1994	1,412,846	12,572	1,400,274	
1995	1,988,328	2,953	1,985,375	
1996	3,310,885	54,676	3,256,209	
1997	2,830,872	-13,928	2,844,800	
1998	2,061,191	-2,131	2,063,322	
1999	1,728,584	31,767	1,696,817	
2000	1,665,481	-4,049	1,669,530	
2001	1,799,794	28,650	1,771,144	
2002	1,435,369	3,210	1,432,159	
2003	1,457,873	195,137	1,262,736	
2004	1,035,784	-80,151	1,115,935	
2005	950,779	-6,079	956,858	
2006	886,875	53,611	833,264	
2007	973,103	15,059	958,044	
2008	949,276	64,090	885,186	
2009	1,027,714	7,946	1,019,768	
2010	882,532	116,415	766,117	
2011	905,440	78,419	827,021	
2012	920,317	171,749	748,568	
2013	680,603	-3,474	684,077	
2014	847,319	17,236	830,083	
		\$757,583	\$33,972,589	

25 Year Aggregate Average **2.2 %**
Selected Catastrophe Provision **2.2 %**

*Allstate Insurance Company, Allstate Indemnity Company, Allstate Property & Casualty Insurance Company

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Summary of Expense Provisions

	Liability Expense Provision					
	Percent Fixed	Bodily Injury	Property Damage	Medical	Uninsured / Underinsured Motorist	Disability Income Benefits
Commissions	0 %	10.0 %	10.0 %	10.0 %	10.0 %	10.0 %
Taxes †	0	2.2	2.2	2.2	2.2	2.2
Licenses and Fees	100	0.1	0.1	0.1	0.1	0.1
Other Acquisition	100	5.4	5.4	5.4	5.4	5.4
General Expense	100	5.5	5.5	5.5	5.5	5.5
Debt Provision	0	1.2	1.2	1.2	1.2	1.2
Profit Provision	0	8.5	8.5	8.5	8.5	8.5

	Physical Damage Expense Provision		
	Percent Fixed	Collision	Comprehensive
Commissions	0 %	10.0 %	10.0 %
Taxes †	0	2.0	2.0
Licenses and Fees	100	0.1	0.1
Other Acquisition	100	5.4	5.4
General Expense	100	5.5	5.5
Debt Provision	0	1.2	1.2
Profit Provision	0	12.0	12.0

† State Taxes - Does not include Federal Income Tax

ALLSTATE INSURANCE GROUP*Attachment III
Exhibit 12

Countrywide Experience for General Expenses

	General Expense**		
	2011	2012	2013
1. Direct Premium Earned Less Reinsurance Premium***	21,889,933	21,815,813	22,129,879
2. General Expense Incurred	1,134,661	1,316,189	1,422,519
3. Ratio (2)/(1)	0.052	0.060	0.064
4. Three Year Average			0.059
5. Proposed Provision****			0.055

* Allstate Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Indemnity Company, Northbrook Indemnity Company, Allstate Fire & Casualty Insurance Company, Allstate County Mutual, Allstate Vehicle and Property Insurance Company, and Allstate Texas Lloyds

** Data includes Personal Property Lines (excluding Earthquake) and Private Passenger Automobile Insurance

*** Premiums for Net Cost of Reinsurance (NCOR) do not include provisions for General Expenses. Therefore, direct premiums must be reduced by NCOR premiums to get the premium base upon which the general expense provision is applied.

**** Reduced by 0.4% to reflect pension changes

(000's) omitted

ALLSTATE INSURANCE GROUP*

Attachment III
Exhibit 13

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Countrywide Experience for Other Acquisition Expenses

	Other Acquisition Expense		
	2011	2012	2013
1. Direct Premium Earned Less Reinsurance Premium**	21,889,933	21,815,813	22,129,879
2. Other Acquisition Expense Incurred	1,397,619	1,326,479	1,319,920
3. Ratio (2)/(1)	0.0638	0.0608	0.0596
4. Three Year Average			0.0614
5. Adjusted Three Year Average***			0.0540
6. Proposed Provision			0.054

* Allstate Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Indemnity Company, Northbrook Indemnity Company, Allstate Fire & Casualty, Allstate County Mutual, Allstate Vehicle and Property Insurance Company, and Allstate Texas Lloyds. Data includes Personal Property Lines and Private Passenger Automobile Insurance.

** Premiums for Net Cost of Reinsurance (NCOR) do not include provisions for Other Acquisition expenses. Therefore, direct premiums must be reduced by NCOR premiums to get the premium base upon which the other acquisition expense provision is applied.

***Reduced by 1.08% to reflect the amount of Installment Fees collected for Allstate Insurance Group Private Passenger Auto and includes a 0.33% provision for Allstate Insurance Group(AIC,AFCIC & AP&C) Private Passenger Auto premiums written off.

(000's) omitted

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Factor to Adjust for Subsequent Change in Fixed Expense
(For calendar years 2011-2013)

1) Average Earned Date of Experience Period	6/30/2012
2) Average Earned Date of Proposed Policy Period	7/1/2016
3) Number of Years from (1) to (2)	4.003
4) Selected Annual Impact	2.00%
5) Factor to Adjust for Subsequent Change in Fixed Expense [$1.0 + (4)$] ^ (3)	1.082

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia
Investment Income - Liability Coverages

Calculation of Present Value, as of the Average Earning Date of a
Policy Year, of all Income and Outgo @ 1.9% †force of interest,
assuming an Operating Profit of 6.84% and six month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted‡ to Average Time of Profit @ 1.9%	Discounted Payments
1	26.6 %	26.60 %	0.68	1.001	26.6 %
2	61.8	35.20	1.40	0.988	34.8
3	92.6	30.80	2.46	0.968	29.8
4	97.0	4.40	3.46	0.950	4.2
5	98.9	1.90	4.45	0.932	1.8
6	99.4	0.50	5.43	0.915	0.5
Subsequent	100.0	0.60	7.44	0.881	0.5
Total					98.2 %
Expected Losses and Loss Expense Ratio					67.1 %
Present Value of Loss and Loss Expense Payments					65.9 %
General Expense		5.5 %	0.63	1.002	5.5 %
Other Acquisition		5.4 %	0.56	1.004	5.4 %
Taxes		2.2 %	0.80	0.999	2.2 %
Licenses and Fees		0.1 %	0.80	0.999	0.1 %
Commissions		10.0 %	0.58	1.003	10.0 %
Debt Provision		1.2 %	0.75	1.000	1.2 %
Profit		8.5 %	0.75	1.000	8.5 %
Total Present Value of Outgo					98.8 %
Premiums		100.0 %	0.71	1.001	100.1 %
Difference, Present Value of Income Less Present Value of Outgo					1.3 %

†Discount rate from Investment Department forecast

‡exp (force of interest x (timing of profit being earned – timing of cash flow))

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia
Investment Income - Physical Damage Coverages

Calculation of Present Value, as of the Average Earning Date of a
Policy Year, of all Income and Outgo @ 1.9% †force of interest,
assuming an Operating Profit of 7.90% and six month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted‡ to Average Time of Profit @ 1.9%	Discounted Payments
1	77.0 %	77.00 %	0.63	1.002	77.2 %
2	100.1	23.10	1.16	0.992	22.9
3	100.4	0.30	2.33	0.970	0.3
4	100.0	-0.40	3.26	0.953	-0.4
5	100.0	0.00	4.88	0.925	0.0
6	100.0	0.00	5.39	0.916	0.0
Subsequent	100.0	0.00	7.45	0.880	0.0
Total					100.0 %
Expected Losses and Loss Expense Ratio					63.8 %
Present Value of Loss and Loss Expense Payments					63.8 %
General Expense		5.5 %	0.63	1.002	5.5 %
Other Acquisition		5.4 %	0.56	1.004	5.4 %
Taxes		2.0 %	0.80	0.999	2.0 %
Licenses and Fees		0.1 %	0.80	0.999	0.1 %
Commissions		10.0 %	0.58	1.003	10.0 %
Debt Provision		1.2 %	0.75	1.000	1.2 %
Profit		12.0 %	0.75	1.000	12.0 %
Total Present Value of Outgo					100.0 %
Premiums		100.0 %	0.71	1.001	100.1 %
Difference, Present Value of Income Less Present Value of Outgo					0.1 %

†Discount rate from Investment Department forecast

‡exp (force of interest x (timing of profit being earned – timing of cash flow))

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Projected Average Earned Premium
Bodily Injury

Fiscal Year Ending	(1)	(2)	(3)	(4)	(5)	(6)
	Earned Exposures	Earned Premium at Current Rates	Factor to Adjust to Projected Premium Level	Projected Earned Premium at Current Rates (2) x (3)	Projected Average Earned Premium at Current Rates (4) / (1)	Experience Year Weights
12/31/2014	9,330	\$2,201,965	1.010	\$2,223,985	\$238.37	100 %
(7) Projected Average Earned Premium At Current Rates					\$238.37	

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Projected Average Earned Premium
Property Damage

Fiscal Year Ending	(1)	(2)	(3)	(4)	(5)	(6)
	Earned Exposures	Earned Premium at Current Rates	Factor to Adjust to Projected Premium Level	Projected Earned Premium at Current Rates (2) x (3)	Projected Average Earned Premium at Current Rates (4) / (1)	Experience Year Weights
12/31/2014	9,330	\$1,937,069	1.010	\$1,956,440	\$209.69	100 %
(7) Projected Average Earned Premium At Current Rates					\$209.69	

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Projected Average Earned Premium
Medical

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2014	3,105	\$131,468	1.020	\$134,097	\$43.19	100 %
(7) Projected Average Earned Premium At Current Rates					\$43.19	

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Projected Average Earned Premium
Uninsured / Underinsured Motorist

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4)	(5)	(6) Experience Year Weights
				Projected Earned Premium at Current Rates (2) x (3)	Projected Average Earned Premium at Current Rates (4) / (1)	
12/31/2014	9,329	\$661,598	0.980	\$648,366	\$69.50	100 %
(7) Projected Average Earned Premium At Current Rates					\$69.50	

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Projected Average Earned Premium
Disability Income Benefits

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4)	(5)	(6) Experience Year Weights
				Projected Earned Premium at Current Rates (2) x (3)	Projected Average Earned Premium at Current Rates (4) / (1)	
12/31/2014	1,087	\$12,264	1.000	\$12,264	\$11.28	100 %
(7) Projected Average Earned Premium At Current Rates					\$11.28	

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Projected Average Earned Premium
Collision

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4)	(5)	(6) Experience Year Weights
				Projected Earned Premium at Current Rates (2) x (3)	Projected Average Earned Premium at Current Rates (4) / (1)	
12/31/2014	5,927	\$4,442,236	1.145	\$5,086,360	\$858.17	100 %
(7) Projected Average Earned Premium At Current Rates					\$858.17	

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Development of Projected Average Earned Premium
Comprehensive

Fiscal Year Ending	(1)	(2)	(3)	(4)	(5)	(6)
	Earned Exposures	Earned Premium at Current Rates	Factor to Adjust to Projected Premium Level	Projected Earned Premium at Current Rates (2) x (3)	Projected Average Earned Premium at Current Rates (4) / (1)	Experience Year Weights
12/31/2014	6,475	\$2,012,896	1.092	\$2,198,082	\$339.47	100 %
(7) Projected Average Earned Premium At Current Rates					\$339.47	

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Calculation of Premium Trend Factor

<u>Coverage</u>	<u>Selected Annual Premium Impacts</u> <u>Projected</u>
Bodily Injury	0.50%
Property Damage	0.50
Medical	1.00
Uninsured / Underinsured Motorist	-1.00
Disability Income Benefits	0.00
Collision	7.00
Comprehensive	4.50
Fixed Expenses	-1.00

	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	7/1/2016
2) Mid-Point of Current Year's Experience Period	6/30/2014
3) Experience Period Ended	12/31/2014
4) Midpoint of Experience Period	6/30/2014
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.003

Calculation of Trend Factors

- (a) Historical Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)
- (b) Projected Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)
- (c) Factor to Adjust to Projected Premium Level = (a) x (b)

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Premium Trends
Bodily Injury

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			6 pt.	4 pt.	2 pt.
12/13	\$236.02	-0.49 %	\$236.38		
03/14	236.72	0.24	236.32		
06/14	236.14	-0.19	236.26	\$236.32	
09/14	236.63	-0.03	236.2	236.21	
12/14	235.8	-0.09	236.14	236.1	\$235.80
03/15	236.05	-0.28	236.08	235.99	236.05
Regression			6 pt.	4 pt.	2 pt.
Avg Annual Percent Change Based on Best Fit:			-0.10%	-0.19%	0.42%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Premium Trends
Property Damage

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			6 pt.	4 pt.	2 pt.
12/13	\$206.57	0.15 %	\$206.94		
03/14	207.59	1.03	207.25		
06/14	207.57	0.64	207.56	\$207.70	
09/14	208.30	0.72	207.87	207.92	
12/14	207.77	0.58	208.18	208.14	\$207.77
03/15	208.48	0.43	208.49	208.36	208.48
Regression			6 pt.	4 pt.	2 pt.
Avg Annual Percent Change Based on Best Fit:			0.60%	0.42%	1.37%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Premium Trends
Medical

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			6 pt.	4 pt.	2 pt.
12/13	\$41.33	1.20 %	\$41.55		
03/14	41.75	2.50	41.76		
06/14	42.18	3.03	41.97	\$42.26	
09/14	42.45	3.41	42.18	42.31	
12/14	42.35	2.47	42.39	42.36	\$42.35
03/15	42.38	1.51	42.60	42.42	42.38
Regression			6 pt.	4 pt.	2 pt.
Avg Annual Percent Change Based on Best Fit:			2.02%	0.47%	0.28%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Premium Trends
Uninsured / Underinsured Motorist

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			6 pt.	4 pt.	2 pt.
12/13	\$70.97	-0.77 %	\$70.88		
03/14	70.87	-0.55	70.92		
06/14	70.8	-0.60	70.95	\$70.88	
09/14	71.15	0.21	70.99	70.96	
12/14	70.9	-0.10	71.02	71.03	\$70.90
03/15	71.13	0.37	71.06	71.11	71.13
Regression			6 pt.	4 pt.	2 pt.
Avg Annual Percent Change Based on Best Fit:			0.20%	0.42%	1.30%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Premium Trends
Disability Income Benefits

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			6 pt.	4 pt.	2 pt.
12/13	\$10.95	1.96 %	\$11.15		
03/14	11.24	5.44	11.17		
06/14	11.35	5.48	11.19	\$11.37	
09/14	11.32	3.66	11.21	11.29	
12/14	11.22	2.47	11.23	11.21	\$11.22
03/15	11.11	-1.16	11.25	11.13	11.11
Regression			6 pt.	4 pt.	2 pt.
Avg Annual Percent Change Based on Best Fit:			0.74%	-2.88%	-3.86%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Premium Trends
Collision

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			6 pt.	4 pt.	2 pt.
12/13	\$709.97	5.67 %	\$710.99		
03/14	725.05	7.01	723.62		
06/14	736.11	6.90	736.47	\$736.39	
09/14	749.47	6.98	749.55	749.45	
12/14	763.59	7.55	762.86	762.75	\$763.59
03/15	775.70	6.99	776.40	776.28	775.70
Regression			6 pt.	4 pt.	2 pt.
Avg Annual Percent Change Based on Best Fit:			7.29%	7.29%	6.50%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Premium Trends
Comprehensive

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			6 pt.	4 pt.	2 pt.
12/13	\$300.30	3.95 %	\$300.45		
03/14	304.02	4.63	303.90		
06/14	307.44	4.88	307.39	\$307.47	
09/14	311.06	4.58	310.92	310.95	
12/14	314.32	4.67	314.48	314.47	\$314.32
03/15	318.09	4.63	318.09	318.03	318.09
Regression			6 pt.	4 pt.	2 pt.
Avg Annual Percent Change Based on Best Fit:			4.67%	4.61%	4.88%

Allstate Property and Casualty Insurance Company
Private Passenger Automobile
District of Columbia

Attachment III
Exhibit 18.8

Fixed Expense Premium Trends
Fixed Expenses

Year Ending	Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			6 pt.	4 pt.	2 pt.
12/13	\$168.24	-0.25 %	\$168.16		
03/14	167.36	-0.79	167.54		
06/14	167.10	-0.91	166.92	\$167.00	
09/14	166.31	-1.29	166.31	166.35	
12/14	165.48	-1.64	165.69	165.70	\$165.48
03/15	165.21	-1.28	165.08	165.05	165.21
Regression			6 pt.	4 pt.	2 pt.
Avg Annual Percent Change Based on Best Fit:			-1.47%	-1.55%	-0.65%

ATTACHMENT IV

Summary of Rating Plan Changes

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
DISTRICT OF COLUMBIA**

SUMMARY OF RATING PLAN CHANGES

Multiple Policy Discount

With this filing, Allstate is proposing to modify the factors for the multiple policy discount factor for automobiles with an Allstate condominium policy or condominium and personal umbrella policy (PUP). For the applicable coverages, the multiple policy discount factor for a condominium policy is changing from .95 to .90 and the factor for a condominium and PUP is changing from .90 to .85.

Indicated factors were determined based on an analysis of loss ratio relativities after removing the existing discount factor from the premium data. The proposed factors were selected based on the indicated factors as well as actuarial judgment.

<u>Supporting Line</u>	<u>Loss Ratio Relativity</u>
Condominium	0.59
No multiple policy discount	1.00

Rate Adjustment Factors and Fixed Expense Premium

Rate Adjustment Factors and the Base Fixed Expense Premium are also being revised with this filing in order to achieve an overall rate level increase of 5.0%.

Coverage	Current Factor	Proposed Factor
Bodily Injury	0.9196	1.0786
Property Damage	0.9231	1.0833
Medical	0.9162	0.9189
Work Loss	0.919	0.9213
Collision	0.9203	0.8773
Comprehensive	0.9266	0.9298
Uninsured Motorist	0.9032	1.0477
Underinsured Motorist	0.9013	1.0455
Base Fixed Expense Premium	93.75	98.44

ATTACHMENT V

Summary of Manual Changes

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
DISTRICT OF COLUMBIA**

SUMMARY OF MANUAL CHANGES

Rates Manual:

- | | |
|--------|---|
| RP-2A | ▪ Revised Rate Adjustment Factors |
| RP-16A | ▪ Revised Multiple Policy Discount factors |
| RP-17A | ▪ Revised Base Fixed Expense Premium factor |

**DISTRICT OF COLUMBIA
DEPARTMENT OF CONSUMER AND REGULATORY AFFAIRS
INSURANCE ADMINISTRATION**

**PRIVATE PASSENGER AUTOMOBILE INSURANCE
PREMIUM SURVEY FORM**

A. Name of filing organization and mailing address

Allstate Property and Casualty Insurance Company

2775 Sanders Road, ,

Northbrook, IL 60062

B. Date of Filing: 9/4/2015

Proposed Effective Date

New Business 10/19/2015

Renewal 11/19/2015

C. Rating Criteria

1. Car

Three Years Prior to Current Model Year (specify year 2012). Original Cost \$11,000;
ISO Symbol 10. Standard Performance; Annual Mileage over 7,500.

2. Drivers

All examples shall assume new business, pleasure use, and that the Safe Driver Insurance Plan applies
(unless otherwise specified).

A. 40 year old married male, no chargeable accidents or violations.

B. 40 year old married male, two surchargeable accidents.

C. 18 year old single male, no chargeable accidents or violations, principal operator, no driver training, no
good student discount, drive to work use.

D. 18 year old single male, no chargeable accidents or violations, principal operator with driver training,
with good student discount, drive to work use.

E. 40 year old single female, only operator, no chargeable accidents or violations.

F. 65 year old single female, no chargeable accidents or violations.

G. 18 year old single female, no chargeable accidents or violations, principal operator, with driver training, with good student discount, drive to work use.

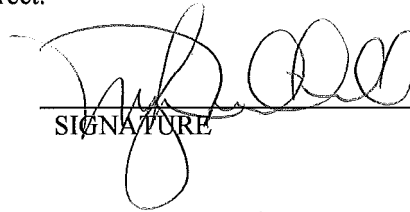
As an authorized representative of this company or rating organization, I am familiar with the applicable laws, regulations, and bulletins of the District of Columbia and do hereby certify that the sample premiums contained on this form are correct.

Meghan Mulvihill

NAME OF PERSON COMPLETING
SURVEY FORM

847-402-3933

TELEPHONE



SIGNATURE

Corporate Counsel

TITLE

CHECKING LIST FOR PRIVATE PASSENGER AUTO

Printing dates are shown on each page to facilitate identification of different editions, but have no direct connection with the effective date of the page.

PREMIUM SECTION

Enclosed: Page RP-2A dated 10-01-2015
Page RP-16A dated 10-01-2015
Page RP-17A dated 10-01-2015

Withdrawn: Page RP-2A dated 02-01-2014
Page RP-16A dated 12-01-2013
Page RP-17A dated 02-01-2014